

HISTORY OF WAR SAVINGS CAMPAIGN OF 1918
IN NORTH CAROLINA

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1918

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NORTH CAROLINA

COMPILED FROM ORIGINAL DOCUMENTS
IN OFFICE OF F. H. FRIES, STATE DIRECTOR,
WINSTON-SALEM, N. C.

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FOREWORD

The great War Savings Campaign of 1918 is passed and it has been a success. The amount of \$48,666,380.00, or \$20.00 per capita, with the conditions and restrictions imposed, was never a possibility. On the basis of relative wealth or of savings deposits the allotment for North Carolina should have been about \$10,000,000. The actual sales were \$27,649,397.00, or nearly three times the equitable allotment. The State stands first in per capita sales among South Atlantic States and thirty-second in the list of all the States, so far reported. We have a right, therefore, to claim that the effort was a success.

Not only was it a success in the relative amount of money paid into the United States Treasury, but it brought intimately together in the most perfect organization ever known in the State the finest body of workers from all political parties, of both sexes, and of all denominations, and the State knows itself and the people know and esteem one another as never before.


The campaign was a success as manifested by the report of Savings Banks, over and above the amount of War Savings Stamps sold. The Savings Deposits of the State of North Carolina increased 41 per cent between 1914 and 1919, largely due to the campaign of thrift promulgated in 1918. This campaign has borne good fruit, the seeds of which will continue to develop for generations to come.

What has been accomplished was only made possible by the loyal and enthusiastic support and efficient efforts of the able force associated so pleasantly at the headquarters.

To these workers, to the members of the executive committee and other committees, to the county chairmen and other county workers, to the Merchants' Association and the manufacturers, and to all workers and friends engaged in this campaign, I wish to extend most sincere acknowledgment and profound thanks.



State Director.



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THE WAR-SAVINGS CAMPAIGN OF 1918 IN NORTH CAROLINA

CHAPTER I

ORGANIZATION

Appointment of State Director

The War Savings Campaign of 1918 in North Carolina dates from November 9, 1917, which was the day on which Secretary of the Treasury W. G. McAdoo offered the State Directorship of War Savings to Col. F. H. Fries of Winston-Salem, N. C., President of the Wachovia Bank and Trust Company, in a telegram in part as follows: "At this critical moment in the history of our country you will have an opportunity to render patriotic service of great value, and I shall greatly appreciate your making whatever sacrifice is necessary to render assistance in this work." On the following day Colonel Fries replied: "Your message . . . finds me willing to serve the government and you in any way that I can within the limitations of my health." A few days later, on the fifteenth and sixteenth of November, Colonel Fries attended in Washington a conference of State Directors with Secretary McAdoo and the National War Savings Committee, of which Mr. Frank A. Vanderlip, President of the National City Bank of New York, was Chairman. At this conference tentative plans for the conduct of the campaign in the several States was laid before the State Directors for their guidance.

First State-Wide Meeting

The campaign in North Carolina was actually launched at a State-wide meeting held in Winston-Salem on November 24, 1917, and composed of the following representative men and women: Gov. T. W. Bickett, Raleigh; Parker Anderson, Washington, D. C.; J. W. Cannon, Concord; H. G. Chatham, Winston-Salem; W. B. Cooper, Wilmington; J. Elwood Cox, High Point; A. H. Eller, Col. F. H. Fries, H. E. Fries and J. W. Fries, Winston-Salem; Major W. A. Graham, Commissioner of Agriculture, Raleigh; James A. Gray, Jr., and Mayor R. W. Gorrell, Winston-Salem; George A. Holderness, Tarboro; W. A. Hunt, Secretary North Carolina Bankers' Association, Henderson; Dr. J. Y. Joyner, Superintendent of Public Instruction, and Mrs. Clarence Johnson, President North Carolina Federation of Women's Clubs, Raleigh; R. R. King, Greensboro; Mrs. J. L. Lud-

low, Clement Manly, Thomas Maslin, and J. Frank Morris, President North Carolina Retail Merchants' Association, Winston-Salem; T. S. Morrison, Asheville; Walter Murphy, Salisbury; Col. W. H. Osborne, Greensboro; Senator Lee S. Overman, Washington, D. C.; Judge Jeter C. Pritchard, Asheville; Mrs. Eugene Reilly, Charlotte; C. A. Reynolds, Mrs. R. J. Reynolds, Chairman of the Women's Liberty Loan Committee, W. N. Reynolds and Mrs. W. N. Reynolds, Winston-Salem; R. H. Ricks, Rocky Mount; Wescott Roberson, High Point; Dr. Howard E. Rondthaler, President of Salem College, Winston-Salem; Capt. G. T. Roth, Elkin; W. C. Ruffin, Mayodan; R. O. Self, Winston-Salem; M. L. Shipman, Commissioner of Labor and Printing, Raleigh; Morgan B. Speer, Charlotte; Gilbert T. Stephenson, Winston-Salem; R. G. Vaughan, Greensboro; and A. D. Watts, Collector of Internal Revenue, Statesville. The keynote of the several addresses was the opportunity that the War Savings Campaign would give to teach thrift and arouse patriotism. Governor Bickett said that, if no other good came out of the campaign, the people would be educated to the necessity and righteousness of the war.

Meeting of Editors

This meeting of representative citizens was followed the next day, November 25th, by a meeting of the editors of the State, held in Winston-Salem and attended by the following newspaper men: Parker Anderson, Greensboro Daily News; E. G. Atkins, Gastonia Gazette; R. E. Carmichael, Twin-City Daily Sentinel; A. W. Cline, N. L. Cranford and M. R. Dunnagan, Winston-Salem Journal; H. R. Dwire, Twin-City Sentinel; W. C. Hammer, Asheboro Courier; Wade H. Harris, Charlotte Observer; J. Paul Leonard, North Carolina Trade Magazine; Santford Martin, President of North Carolina Press Association and Editor of Winston-Salem Journal; Chas. H. Mebane, Catawba News; John A. Park, Raleigh Evening Times; Joe Robertson, Madison Messenger; W. E. Rutledge, Yadkin Ripple; E. L. Starr, Publicity Department of Wachovia Bank and Trust Company, and C. Frank Stroud, Davie Record. The newspaper men present pledged their hearty co-operation in the campaign, Mr. Santford Martin, President of the State Press Association, saying, "Here we are; use us."

The purpose of both these meetings was not to announce a definite plan of campaign but, rather, to acquaint the leaders of the State's thought and action with the general features of the task involved in the campaign.

State Organization

The first step in the campaign was the creation of a State organization and then of one hundred separate county organizations.

The State Director at once opened headquarters in the Wachovia Bank and Trust Company building and put in charge Mr. R. O. Self in the capacity of Executive Secretary to the State Director. On December 1 the appointment by Secretary McAdoo of Mr. W. B. Drake, Jr., President of the North Carolina Bankers' Association, as Vice-Director, was announced. And on December 9 the appointment of the following State Executive Committee by Secretary McAdoo, upon the recommendation of the State Director, was announced: Gov. T. W. Bickett, Raleigh; J. W. Bailey, Raleigh; D. H. Blair, Winston-Salem; Joseph G. Brown, Chairman Liberty Loan Committee, Raleigh; Judge Stephen C. Bragaw, Washington, N. C.; Judge James E. Boyd, Greensboro; J. W. Cannon, Concord; H. G. Chatham, Winston-Salem; Judge H. G. Connor, Wilson; D. Y. Cooper, Henderson; J. Elwood Cox, High Point; R. Theodore Davidson, Asheville; R. A. Doughton, Sparta; W. B. Drake, Jr., Raleigh; Carl Duncan, Raleigh; A. H. Eller, Winston-Salem; W. A. Erwin, Durham; H. E. Fries, Winston-Salem; Lieutenant-Governor O. Max Gardner, Shelby; Dr. E. K. Graham, President of the University of North Carolina, Chapel Hill; Major W. A. Graham, Commissioner of Agriculture, Raleigh; James A. Gray, Winston-Salem; J. Bryan Grines, Secretary of State, Raleigh; C. J. Harris, Sylva; Dr. D. H. Hil, Chairman of Council of Defense, Raleigh; George A. Holderness Tarboro; Eugene Holt, Burlington; Dr. J. Y. Joyner, Superintendent of Public Instruction, Raleigh; R. R. King, Greensboro; B. R. Lacy, State Treasurer, Raleigh; Clement Manly, Winston-Salem; Judge J. S. Manning, Attorney General, Raleigh; Sanford Martin, Raleigh; Cameron Morrison, Charlotte; T. S. Morrison, Asheville; A. W. McLean, Lumberton; Hugh McRae, Wilmington; Walter Murphy, Salisbury; W. C. Newland, Lenoir; Nathan O'Berry, Goldsboro; Col. W. H. Osborne, Greensboro; Robert N. Page, Biscoe; Dr. J. M. Parrot, Kinston; Dr. Clarence Poe, Raleigh; James H. Pou, Raleigh; Judge J. C. Pritchard, Asheville; Mrs. J. Eugene Reilly, Charlotte; R. H. Ricks, Rocky Mount; C. A. Reynolds, Mrs. R. J. Reynolds, and W. N. Reynolds, Winston-Salem; Wescott Roberson, High Point; Dr. Howard Rondthaler, Winston-Salem; W. C. Ruffin, Mayodan; R. O. Self, Winston-Salem; M. L. Shipman, Commissioner of Labor and Printing, Raleigh; Morgan B. Speer, Charlotte; Dr. James Spunt, Wilmington; Gilbert T. Stephenson, Winston-Salem; A. D. Watts, Statesville; Col. W. P. Wood, State Auditor, Raleigh; and J. R. Young, Commissioner of Insurance, Raleigh.

On February 22, 1918, the appointment of Hon. Robert N. Page, Biscoe, as a Vice-Director was announced.

In addition to the two Vice-Directors and the Executive Committee there was a Central Committee of local men, named by the State Director himself, upon whom he might call at a moment's

notice. They were Messrs. J. K. Norfleet, Chairman, H. G. Chatham, H. E. Fries, W. N. Reynolds, and H. F. Shaffner.

In May the State Director divided the State into several districts and named a chairman of each district, whose duty it was to visit and help the County Chairmen of his district get ready for the June drive. The District Chairmen were William Burckel, Asheville; Dr. Chas. E. Reynal, Statesville; J. K. Norfleet and O. B. Eaton, Winston-Salem; and D. C. Barnes, Murfreesboro.

State Headquarters

Early in January, 1918, the State Headquarters were moved from the Wachovia Bank and Trust Company building to more commodious quarters and thereafter occupied the entire first floor of one of the Jacobs buildings on Main street, Winston-Salem. Mr. Gilbert T. Stephenson, of the law firm of Hastings, Stephenson and Whicker, Winston-Salem, became a member of the Headquarters staff on November 24, 1917, as field representative of the War Savings Committee. Mr. E. L. Starr became Publicity Manager, dividing his time between the War Savings Committee and the Wachovia Bank and Trust Company's Publicity Department. By the middle of January it was found that the publicity work would require at least one man's entire time. Mr. Starr resigned in order to give his entire time to the Bank, and Mr. J. O. Cobb, of Leak-Cobb Company, Winston-Salem, became Publicity Manager. On the fourth of February the State Board of Health granted a leave of absence to Miss Kate M. Herring of Raleigh, who came to the State Headquarters to take charge of the newspaper publicity, Mr. Cobb remaining in charge of the other branches of publicity. Mr. Cobb entered the aviation branch of the army the latter part of May and was succeeded as Advertising Manager by Mr. B. K. Millway, head of the Publicity Department of the R. J. Reynolds Tobacco Company, which company gave the War Savings Committee the services of Mr. Millway during the remaining six months of the campaign.

The State Director in January secured Mr. R. G. Stockton of Winston-Salem as Director of Organization to have charge not only of the organization but also of the speakers' bureau and the sales agencies. Mr. Stockton entered the Judge Advocate's Department of the Army in June and his work was thereafter divided among the other members of the Headquarters staff.

County Organization

Even while the State organization was being perfected the county organizations had to go on apace. First, one hundred County Chairmen had to be named and each County Chairman had to have an

organization. The State Director made diligent inquiry into the availability of men in each County for Chairman and, having determined the one most available, wired him a request to accept the chairmanship. By December 7, he was able to announce chairmen for seventy-eight counties and on December 11 he announced chairmen for twelve more. Soon thereafter he was able to complete the list of one hundred chairmen. But scarcely a week after the list was completed did it remain unchanged. Some chairmen entered the military service, others left the county, and one, Mr. C. P. Matheson, of Alexander County, died. Only forty counties finished the campaign with the same chairmen with which they started. One of the counties had as many as five chairmen, four as many as four, and thirteen as many as three. In all one hundred and eighty-eight people acted as County Chairmen during the year. The following is a list of those who have served as County War Savings Chairmen during the campaign of 1918:

<i>County</i>	<i>Chairman</i>	<i>Address</i>
Alamance	E. S. Parker, Jr.	Graham
	Lawrence S. Holt, Jr.	Burlington
Alexander	C. P. Matheson, deceased.....	Taylorsville
	F. A. Sharpe	Stoney Point
Alleghany	C. W. Higgins	Sparta
	Eugene Transou	Sparta
Anson	T. L. Caudle	Wadesboro
	T. C. Cox	Wadesboro
Ashe	C. M. Dickson	Silas Creek
	W. R. Baugess	Jefferson
Avery	R. W. Wall	Newland
Beaufort	E. R. Nixon	Washington
Bertie	C. W. Mitchell	Aulander
	J. H. Matthews	Windsor
Bladen	Byron Clark	Elizabethtown
	Hector H. Clark	Clarkton
Brunswick	Dr. E. G. Goodman	Lanvale
	E. H. Cranmer	Southport
Burke	J. F. McGimsey	Morganton
	Charles Lane	Morganton
Buncombe	Hidden Ramsey	Asheville
	T. W. Raoul, Acting	Asheville
Cabarrus	H. I. Woodhouse	Concord
Camden	R. C. Dozier	South Mills
Caldwell	Jacob Seagle	Lenoir

<i>County</i>	<i>Chairman</i>	<i>Address</i>
Carteret	R. T. Wade	Morehead City
	Claude Wheatley	Beaufort
	W. A. Mace	Beaufort
Caswell	R. T. Wilson	Yanceyville
Catawba	J. D. Elliott	Hickory
	A. K. Joy, Acting	Hickory
Chatham	Leon T. Lane	Pittsboro
Cherokee	J. B. Walker	Murphy
	L. E. Bayless	Murphy
	M. E. Cozad	Andrews
	M. W. Bell	Murphy
Chowan	Frank Wood	Edenton
	M. L. Wright	Edenton
Clay	L. M. Scroggs	Brasstown
Cleveland	O. M. Mull	Shelby
	O. Max Gardner	Shelby
	Geo. A. Hoyle	Shelby
Columbus	J. A. Brown	Chadbourn
Craven	T. A. Uzzell	New Bern
	W. W. Griffin	New Bern
Cumberland	John A. Oates	Fayetteville
	W. M. Walker	Fayetteville
	G. C. Trice	Fayetteville
Currituck	Dr. W. H. Cowell	Shawboro
Davidson	Col. G. F. Hankins	Lexington
	W. L. Crawford	Lexington
Dare	R. Bruce Etheridge	Manteo
Davie	E. L. Gaither	Mocksville
Duplin	H. McD. Williams	Faison
	H. L. Stevens	Warsaw
Durham	John Sprunt Hill	Durham
Edgecombe	C. A. Johnson	Tarboro
Forsyth	P. A. Gorrell	Winston-Salem
Franklin	W. H. Yarborough, Jr.	Louisburg
Gaston	John W. Carpenter	Gastonia
	Geo. W. Wilson	Gastonia
Gates	B. L. Banks, Jr.	Gatesville
	R. R. Taylor, Acting	Gatesville
Graham	Earl Tathem	Robbinsville
	Robah Gray	Robbinsville

<i>County</i>	<i>Chairman</i>	<i>Address</i>
Granville	Ben K. Lassiter	Oxford
	John Webb	Oxford
	J. R. Hall	Oxford
Greene	J. T. Sugg	Snow Hill
	F. W. Dixon	Snow Hill
Guilford	T. R. Faust	Greensboro
Halifax	Walter Daniel	Weldon
	A. E. Akers	Roanoke Rapids
Harnett	R. L. Godwin	Dunn
	B. P. Gentry	Lillington
Haywood	J. R. Boyd	Waynesville
	Dr. G. D. Greene	Waynesville
	S. H. Bushnell	Waynesville
Henderson	Brownlow Jackson	Hendersonville
	C. F. Bland	Hendersonville
Hertford	John E. Vann	Winton
Hoke	Julian W. McLaughlin	Raeford
	J. T. Jerome, Acting	Raeford
Hyde	D. H. Carter	Fairfield
	Charles Brim	Swan Quarter
	A. B. Litchfield	Swan Quarter
	G. M. Guthrie	Swan Quarter
Iredell	L. B. Bristol	Statesville
Jackson	C. C. Buchanan	Sylva
	J. N. Wilson	Cullowhee
	F. I. Watson	Dillsboro
Johnston	T. S. Ragsdale	Smithfield
Jones	C. T. Rogers	Trenton
Lee	S. R. Hoyle	Sanford
	J. E. Brinn	Sanford
Lenoir	Dr. J. M. Parrott	Kinston
Lincoln	J. B. Johnston	Lincolnton
	D. C. Williams	Lincolnton
McDowell	R. F. Burton	Marion
	W. M. McNairy	Marion
	D. T. Harris	Marion
	C. W. McCall	Marion
Macon	W. W. Jones	Franklin
	M. D. Billings	Franklin
	John H. Crosby	Franklin
	C. C. Currier	Franklin
Madison	John A. Hendricks	Marshall

<i>County</i>	<i>Chairman</i>	<i>Address</i>
Martin	Clayton Moore	Williamston
Mecklenburg	Paul C. Whitlock	Charlotte
	Edgar W. Pharr	Charlotte
	C. G. Gover	Charlotte
Mitchell	Chas. E. Green	Bakersville
	J. B. Craigmiles	Bakersville
Montgomery	W. B. Cochrane	Mt. Gilead
Moore	Junius R. Page	Aberdeen
Nash	Leon T. Vaughan	Nashville
New Hanover	Joseph W. Little	Wilmington
	George Honnet	Wilmington
Northampton	Garland E. Midyette	Jackson
Onslow	John W. Burton	Jacksonville
	George Hurst	Jacksonville
	F. W. K. Kellum	Jacksonville
Orange	S. Strudwick	Hillsboro
Pamlico	W. J. Swann	Stonewall
Pasquotank	W. G. Gaither, Jr.	Elizabeth City
	W. O. Saunders	Elizabeth City
	J. B. Leigh	Elizabeth City
Pender	J. T. Bland, Jr.	Burgaw
	Dr. Ira W. Brown	Burgaw
Perquimans	J. S. McNider	Hertford
Person	E. G. Long	Roxboro
	N. Lunsford	Roxboro
	F. O. Carver	Roxboro
Pitt	D. M. Clark	Greenville
	R. H. Wright	Greenville
Polk	W. T. Lindsay	Tryon
	B. L. Ballinger	Tryon
Randolph	T. Fletcher Bulla	Asheboro
	E. L. Moffitt	Asheboro
Richmond	Fred Bynum	Rockingham
	Claude Gore	Rockingham
Robeson	L. R. Varser	Lumberton
Rockingham	Geo. W. Fraker	Spray
	J. M. Sharpe	Reidsville
Rowan	W. B. Strachan	Salisbury
	Beverly Lake, Acting	Salisbury

<i>County</i>	<i>Chairman</i>	<i>Address</i>
Rutherford	W. M. Sherrod	Caroleen
	R. E. Price	Rutherfordton
	C. D. Geer	Rutherfordton
Sampson	L. A. Bethune	Clinton
	H. L. Boyd	Clinton
Scotland	W. H. Weatherspoon	Laurinburg
Stanly	E. L. Ford	Albemarle
	W. L. Mann	Albemarle
Stokes	Dr. W. C. Slate	Walnut Cove
	O. N. Petree	Walnut Cove
Surry	A. V. West	Mt. Airy
Swain	T. D. Bryson	Bryson City
	J. H. Harwood	Bryson City
	S. W. Black	Bryson City
Transylvania	R. H. Zachary	Brevard
	H. N. Carrier	Brevard
	J. S. Silversteen	Brevard
Tyrrell	Dr. J. L. Spruill	Columbia
	W. S. Carawan	Columbia
	J. C. Griffin	Columbia
	B. B. Jones	Columbia
	W. M. Laughinghouse	Columbia
Union	R. A. Morrow	Monroe
Vance	W. A. Hunt	Henderson
Wake	Dr. M. C. Horton	Raleigh
	John A. Park	Raleigh
Warren	Marmaduke Hawkins	Ridgeway
	John Graham	Warrenton
Washington	A. W. Swain	Plymouth
	Van B. Martin, Acting	Plymouth
	Z. V. Norman	Plymouth
Watauga	B. B. Dougherty	Boone
Wayne	Thomas Norwood	Goldsboro
	C. E. Wilkins	Goldsboro
Wilkes	C. H. Cowles	Wilkesboro
	Jos. M. Prevette	Wilkesboro
Wilson	T. F. Pettus	Wilson
Yadkin	J. T. Reece	Yadkinville
Yancey	John A. Watson	Burnsville
	J. M. Lyon	Burnsville
	R. W. Wilson	Burnsville

Three types of County organization were adopted, one after the other. In the beginning of the campaign the County Chairman was asked to surround himself with an executive committee of ten leading citizens of the County, representing the several professions and businesses. Gradually this type grew into the second which called for a sub-committee for each of the leading community interests. The county organization as finally completed and announced provided for a chairman, vice-chairman, secretary, publicity manager, executive agents who were, *ex officio*, the county superintendent of schools, city superintendent of schools (if there was a city or large town in the county), county farm demonstrator, county home demonstrator, and county health officer, an executive committee composed of the officers and chairmen of the several sub-committees, a committee on War Savings Societies composed, as a rule, of a representative of each of the other sub-committees, finance committee, school committee, committee on speakers, committee on churches, committee on fraternal orders and other organizations, women's committee, committee on banks, stores, and railroads, publicity committee, manufacturers' committee, committee on colored people, and, in agricultural counties, a committee of farmers. A complete organization under this plan would take from seventy-five to a hundred and twenty-five of the leading men and women of the county. This form of organization was especially adapted to a campaign of education, inasmuch as there was a special committee to present thrift propaganda to each group of citizens. But the plan was not at all adapted to soliciting pledges. And when Mr. Vanderlip announced the June drive, it became necessary to effect a new organization in each County in the State. This, the third plan of organization, called for a County Chairman, a chairman for each township in rural districts and for each ward in cities and towns, and canvassers for each neighborhood. This compact, geographical organization was adapted to canvassing and soliciting and reporting pledges. The second type of organization, which was but an outgrowth of the first, was the one under which the counties operated from the time of their organization in the early months of 1918 until the first of June. The third type was the one under which they operated the balance of the year.

Organization of Colored People

Although a committee on colored people, to be composed of the most representative colored men and women of the county, was provided for in the plan of organization, the State Director felt that, if satisfactory results were to be obtained from them, it was necessary to give even more attention to this people, who constituted one-third of the population of the State. Consequently, on the 10th of January he called a conference of the colored leaders of the state. He had

previously asked the chairman of each county that had a large colored population to provide for the expenses of at least one representative to the conference. This conference, held at the Slater Normal School, Winston-Salem, was attended by the following colored leaders of the State: Rev. H. L. Ashe and Dr. S. G. Atkins, Winston-Salem; R. J. Beverly, Wadesboro; N. T. Bond, Winston-Salem; R. W. Brown, Winston-Salem; Dr. S. C. Brown, Winton; T. J. Brown and Rev. G. O. Bullock, Winston-Salem; C. H. Bynum, Kinston; J. B. Christian and Rev. J. R. T. Christian, Winston-Salem; Bishop George W. Clinton, Charlotte; Rev. J. H. Curry, Winston-Salem; E. N. Dent, Louisburg; Rev. J. D. Diggs, Winston-Salem; H. M. Ellis, Lexington; Charles M. Epps, Greenville; Charles W. Foushee, Statesville; Dr. W. H. Goler, Salisbury; A. J. Griffin, High Point; L. E. Hall, Chadbourn; J. S. Hill, Winston-Salem; T. B. Hollaway, Kinston; Rev. S. J. Howie, Winston-Salem; T. S. Inborden, Bricks; Thomas Iverson, Dawson, Ga.; Charles J. Jenkins, Hertford; C. H. Johnson, Raeford; C. H. Jones and Dr. J. W. Jones, Winston-Salem; Dr. S. B. Jones, Greensboro; Rev. P. J. Joyce, Waughtown; W. H. Knuckles, Lumberton; Rev. R. O. Langford and H. Liston, Winston-Salem; Rev. F. T. Logan, Concord; Rev. J. T. Martin and Rev. P. A. McCorkle, Winston-Salem; Dr. H. L. McCrory, Charlotte; Dr. R. B. McRary, Lexington; John Merrick, Durham; H. R. Miller, Edenton; C. H. Moore, Greensboro; J. E. Morris, Maysville; W. H. Murphy and W. H. Neal, Winston-Salem; W. A. Patillo, Tarboro; Rev. N. D. Pearson and Rev. R. L. Peters, Winston-Salem; G. H. Pettie, Rural Hall; J. M. Poindexter, Rural Hall; Rev. W. W. Pope, Rev. H. S. Roberts, J. Jackson Sadler, W. S. Scales and S. A. Smith, Winston-Salem; C. C. Spauldin, Durham; E. G. Story, Wilmington; Rev. R. S. Stout, Winston-Salem; Gretchen M. Teneych, Wadesboro; James Timlic, Winston-Salem; J. H. Turner, Winston-Salem; S. H. Vick, Wilson; Rev. J. W. Walker, Asheville; Rev. S. F. Wentz, Winston-Salem; Sandy Williams, Winston-Salem; and Col. James H. Young, Raleigh. At this conference Dr. R. B. McRary of Lexington was named Chairman and Dr. S. G. Atkins of Winston-Salem, Executive Secretary of the Colored War Savings Executive Committee of North Carolina. The committee named at that meeting was composed of Dr. S. G. Atkins, Winston-Salem; Dr. C. S. Brown, Winton; Bishop George W. Clinton, Charlotte; Dr. W. H. Goler, Salisbury; John Merrick, Durham; Dr. R. B. McRary, Lexington; E. G. Story, Wilmington; A. H. Vick, Wilson; and Col. J. H. Young, Raleigh. Provision was made also for opening a State Headquarters for the Colored Executive Committee at Winston-Salem to be under the charge of Dr. S. G. Atkins. The State or, rather, that portion of the State that had the bulk of the colored people was divided among the members of the Executive Committee, and each member assumed responsibility to get the War Savings work started

and to keep it going among the colored people of a definite territory. In the County a separate colored chairman and committee were not named but, instead, the work was under the supervision of the white chairman and was promoted through his colored sub-committee.

The Lumbermen

The lumbermen of the State were organized from the National Headquarters with Mr. Nathan O'Berry of Goldsboro as Chairman. The lumbermen's organization was, therefore, a branch of the national rather than of the state organization and reports of its activities were made to the National Headquarters rather than to the State Director.

The Retail Merchants

In May, 1918, the Retail Merchants' Division of the War Savings Committee was organized in North Carolina with Mr. John L. Gilmer of Winston-Salem as State Chairman and Mr. Frank E. Griffith of Winston-Salem, as Secretary. The Retail Merchants' Association of Winston-Salem furnished the offices and the services of the Secretary for the State Headquarters of the Retail Merchants' Division.

Mr. Gilmer divided the State into nine districts and named a chairman for each district. These district chairmen, together with such assistance as the State Headquarters could give them, visited the leading towns of the State and named a leading retail merchant as local chairman in each town. Two hundred and fifty-one cities and towns of the State were organized and five thousand two hundred and eighteen retail merchants of the State were authorized as agents to sell War Savings Stamps. The plan, in general, was to allot a definite amount in stamps to be sold by each merchant and to have each merchant, in turn, assign a definite allotment to each clerk.

CHAPTER II

EARLY ACTIVITIES OF THE CAMPAIGN

The Teachers' Assembly of 1917

The first effort to popularize War Savings was made at the Teachers' Assembly in session at Charlotte, November 28-30, 1917. Colonel Fries and Mr. Stephenson attended the several sessions of the assembly and presented War Savings to various groups and grades of teachers in short addresses, and on the last night of the assembly Colonel Fries presented War Savings to a mass meeting of teachers and citizens that filled the First Baptist Church of Charlotte. The teachers must have accepted the appeal as a patriotic privilege as well as a special obligation from the work they immediately started with their children. Dr. Joyner urged the teachers to observe North Carolina Day on December 14 as War Savings Day, but this, their first effort, was largely a failure because the weather all over North Carolina that day was so inclement that the observance of North Carolina Day could not be general or satisfactory. Announcement was made that the observance might be postponed till the next Friday, but on the 21st the weather was again quite as inclement.

The Asheville Meeting

At a mass meeting in Asheville on the evening of December 14, Hon. William Jennings Bryan gave considerable impetus to the campaign in the Western part of the State by an address in which he stressed particularly the advantage that the War Savings Campaign would be in teaching thrift, economy, and saving to the boys and girls of the State. This meeting was attended by representatives of several Western Counties and through these representatives and the press of Asheville War Savings was first brought to the attention of this section of the State.

Christmas of 1917

Effort was made to capitalize the Christmas of 1917 for War Savings. The State Headquarters sent letters to about one thousand five hundred of the largest employers of labor of the State, asking them to use War Savings and Thrift Stamps for their Christmas gifts and in payment of their bonuses. Santa Claus was importuned through the press to put Stamps into the children's stockings. But only a few of the employers were, themselves, familiar enough with War Savings at this time to explain it to their employees and make them under-

stand the value of War Savings Stamps. In the few instances in which Stamps were used as Christmas gifts or in the payment of bonuses, the results were disappointing. Some of the employees refused to receive the Stamps, others received them and threw them away in disdain, and still others received them and immediately sold them for a trifle. Many of these same employees were later made to see the value of the Stamps and became large investors in them. At the end of 1917 it could not be said that there was either popular knowledge of or enthusiasm for War Savings Stamps.

Mr. Milton Harrison's Tour of the State

The first telling stroke of the new year was the tour of the State by Mr. Milton W. Harrison, Secretary of the Savings Bank Section of the American Bankers' Association. Arriving in Winston-Salem on Sunday, January 6, he addressed a selected group of citizens in the Directors' Room of the Wachovia Bank and Trust Company on the seriousness of the War and the economic as well as patriotic value of the War Savings Stamp. Mr. Harrison and Mr. Gilbert T. Stephenson spent the following week in the Eastern part of the State, addressing mass meetings, conducting conferences with the committees, and securing pledges to purchase War Savings Stamps. They visited Wilson, Wilmington, New Bern, Washington and Elizabeth City. Everywhere they drove home to the hearts of the people, as it had not been done before, that the War was a very serious thing, that it must and would come close home to the people of the State, and that the War Savings Stamp was the citizen's supreme opportunity to do his part toward winning the war. Mr. Harrison inaugurated the custom of taking pledges to buy War Savings Stamps. At Wilson they had pledge-cards printed, and they solicited the business and professional men for large pledges. In one day's time they secured sixteen thousand dollars in pledges. They did the same at every place they visited, and the week's work netted the War Savings Committee about one hundred thousand dollars in pledges. More than that, it showed the people that the War Savings Campaign was not teaching the theory of thrift merely but was committing the people definitely to the policy of saving by having them pledge an amount that would necessitate the practice of economy. Mr. Harrison, at the end of the week in the East, addressed a mass meeting in Raleigh and conducted several conferences which resulted in bringing War Savings to the attention of the people of the State even more forcibly than it had been before.

Mr. Lasker's Visit

While it is not following the orderly course of development of the War Savings Campaign, it is well here to mention the service

that was rendered by other men who came into the State to help in the War Savings Campaign. The latter part of November, 1917, Mr. Harry W. Lasker of the Publicity Department of the National Headquarters spent a day at the State Headquarters in conference, and, as a guest of the local Rotary Club at a luncheon, made an address in which he impressed upon his audience and, through the publication of his address, upon the people of the State, the fact that the prime purpose of the Government in the War Savings Campaign was not to raise money but to save goods and labor and to teach thrift, pointing out that, if the Government had wanted money chiefly, it would not have put the one thousand dollar limit upon the purchase of War Savings Stamps.

Captain Fallon's Visit

Beginning about the middle of February, Capt. David Fallon of the Australian Army spent three weeks touring the principal towns of the State. He went as far east as Washington and Tarboro and as far west as Asheville. Capt. Fallon was the first real War hero that had come to North Carolina. Before the War he had been a trained military man, having studied military tactics not only at home but abroad as well, including Germany, and at the outbreak of the War was a teacher in the Military Academy of New South Wales. Called into the War early, he had had a distinguished part in the first battles in France, had gone through the Campaign of Gallipoli, where he received his first wound, had seen service in a tank, in an aeroplane, and in the trenches, had been wounded fourteen times, and, after being awarded the Military Cross by King George, was at last honorably discharged from the army as being unfit for further service on account of having his right hand blown to pieces. Captain Fallon had a pleasing personality and was a thrilling speaker. His tour of the State was really a continuous ovation. He spoke two, three, and sometimes as many as five times a day at mass meetings, to groups of school children, colored people, and to factory employees. At these meetings he was accompanied by a representative of the State Headquarters—first by Mr. Eaton and later by Mr. Stephenson—who undertook for War Savings to capitalize the enthusiasm he evoked. Pledges were taken after his address to mass meetings. At a meeting in Tarboro Captain Fallon, this time unaccompanied by anybody from the State Headquarters, took fifty-one thousand dollars in pledges; at two meetings in Catawba County—one at Newton and the other, immediately afterwards, at Hickory—he took fifty thousand dollars in pledges. While Captain Fallon did not undertake to discuss the meaning or importance of the War Savings Campaign in detail, he did bring the War home to the people. By his thrilling story and by showing them the marks of War upon his own body he made the

people ready to hear and even eager to respond to the War Savings appeal.

Lieutenant Choyce's Visit

Another English soldier who toured North Carolina under the auspices of the State Headquarters and in the interest of War Savings was Lieutenant A. Newberry Choyce of the Lancaster Regiment, England. Lieutenant Choyce spent the last week of July in the State, touching the places that had not been touched by other outside speakers. He was accompanied by Mr. J. H. Whicker from the State Headquarters and spent most of the week in the Eastern section, going as far east as Beaufort. Lieutenant Choyce, being, like Captain Fallon, a young man, well educated and of distinct literary tastes and ability and having survived horrible experiences of the War, stirred his audiences deeply and disposed them to respond to the War Savings appeal.

Other Visitors

In another connection mention will be made of the work of Mr. Charles W. Whitehair and of the several returned soldiers whom the War Savings Committee used later in the year. The State Headquarters was favored during the year with visits from several representatives of the National Headquarters—notably Mr. C. J. Thorson of Colorado, Mr. Harry Palmer and Mr. Frank C. Builta of Nebraska, who came with a wealth of practical suggestions drawn from the experiences of other States.

The Meeting of Colored Workers

One of the most significant State-wide meetings that was held the entire year was the meeting of colored people at Slater School on January 10th. The names of the colored people who attended have already been given. In the beginning of the campaign how to handle the colored people had been a problem; it was solved by this meeting. Representative colored men were assembled from every section of the State. The State Director laid upon them the responsibility of seeing that their people played citizen's parts in the War Savings Campaign. They appreciated the interest and confidence that the State Director had in them, and they left the conference with a vision of War Savings both as a means of helping to win the War and as a means of uplifting the race. This was the message they carried back to their people. It is only fair to single out and mention particularly the excellent work of Dr. R. B. McRary of Lexington; Dr. S. G. Atkins, Executive Secretary; Dr. S. C. Brown of Winton; Prof. T.

S. Inborden, of Bricks; Rev. H. F. Woodhouse, of Elizabeth City—men who threw themselves heart and soul into the campaign.

War Savings Institute

The War Savings Institute at Raleigh on February 12-13, 1918, was, in many respects, the most significant meeting of any kind that was ever held in the State. The suggestion of such an institute was made by Dr. J. Y. Joyner at a meeting of the Executive Committee at Winston-Salem on January 21. The idea was to have a two days' school of War Savings to instruct the leaders. On January 31 Governor Bickett issued a proclamation inviting all who were interested in the work to attend, but appointing as a special delegate every county superintendent of public instruction, every superintendent of a town or city school, every farm demonstration agent, every home demonstration agent, one physician from each county in the State, to be named by the State Board of Health, and the chairman of the county executive committee of each political party in the State. He urged the county commissioners of the several counties to pay the expenses of the farm and home demonstration agents and of the physician, and the boards of education to pay the expenses of their representatives. Governor Bickett closed his proclamation with this warning, "Let it be borne in mind that this meeting is not to be a celebration, but, as its name implies, it is to be a school, and all who attend will be thoroughly taught just what they are expected to do and just how to do it." When the delegates—the War Savings pupils—assembled in the Auditorium in Raleigh on the afternoon of Tuesday, February 12, every one of the one hundred counties of the State was represented. There were present six hundred and seventy-three delegates. It was to a supreme degree an all-State meeting. There were present white people and colored people, men and women, Democrats, Republicans, Prohibitionists and Socialists, communicants of every religious faith, people from Cherokee to Currituck and from all the counties between. It took a special car to bring the Rockingham County delegation. The meeting on Tuesday afternoon was really a session of school. After the opening prayer and the address of welcome by Governor Bickett, Colonel Fries outlined the United States War Savings plan; Mr. Gilbert T. Stephenson explained War Savings Stamps and War Savings Societies; Dr. J. Y. Joyner explained the relation of the schools to the campaign; and Col. Thomas B. McAdams, State Director of Virginia, explained the relation of the public to the campaign. The second session of the school was Wednesday morning. First, there were the group meetings—the school teachers, the club women, the home demonstration agents, the farm demonstration agents—in which the special work of each of these groups was outlined. Then there was the round-table discussion, led by Mr. Otto Marx, Federal

Director of the War Savings Committee for this district. Mr. J. E. Kavanaugh, Director of Organization of the National Committee, discussed the necessity and plan of organization in general, and Colonel Fries outlined the uniform plan of county organization that had been adopted and which has been discussed above. In closing messages Colonel Fries spoke of the aims; Dr. Joyner, of the duties; and Governor Bickett of the responsibilities of the War Savings Campaign. The high-water mark of the Institute was reached at the meeting in the Auditorium Tuesday night, without which meeting the after-effects of the Institute would not have been nearly as great as they were. Nearly three thousand five hundred people were assembled in the auditorium. After the preliminary exercises, Mr. James H. Pou introduced Mr. Charles W. Whitehair of New Jersey, a returned Y. M. C. A. worker, who had worked not only in France but in Egypt, and had crossed the danger zone thirteen times. Mr. Whitehair, having the gift of word-painting to an unusual degree, made his audience see and feel the actualities of the War as they had not done before. He held his audience spellbound for over an hour. At the end of his address the audience rose spontaneously and gave the speaker a remarkable ovation. Mr. Whitehair was followed by Judge J. H. Moyle, Third Assistant Secretary of the Treasury, who drove home with great force the absolute necessity of answering Mr. Whitehair's appeal in a practical way and showed how the Treasury of the United States must have the money called for in the War Savings plan. The two sessions of school had instructed the people in the War Savings plan and the addresses of Mr. Whitehair and Judge Moyle Tuesday night had aroused in them a determination to put the plan into practice. From this Institute dates the War Savings campaign as a popular, State-wide movement. These six hundred and seventy-three delegates went back into the hundred counties of the State as evangelists of patriotism and of War Savings.

The Publicity Department

On of the features of the War Savings Campaign was the work of the publicity department at the State Headquarters. The publicity work, in common with the work of every other department, was an evolution. In the beginning it was not considered necessary to have a director of publicity to give his entire time to the work and Mr. R. O. Self, in addition to his duties as Executive Secretary to the State Director, issued the advertising matter and furnished special articles to the press of the State. Within a month after the beginning of the campaign, that is, by the 20th of December, the publicity work had grown so that additional help was required, and the State Director secured Mr. E. L. Starr, Publicity Manager of the Wachovia Bank and Trust Company, to become Publicity Manager of the War Sav-

ings Committee and to divide his time between the Bank and War Savings. Within another month the demands of the work had increased to the point at which one's entire time was required. As Mr. Starr was unable to give his entire time to War Savings, he resigned and Mr. J. O. Cobb of Leak-Cobb Company, Winston-Salem, on January 25, 1918, became whole-time Publicity Manager. Shortly after this it was found that the publicity work naturally divided itself into two branches—one newspaper publicity and the other advertising. On the 4th of February Miss Kate M. Herring was secured from the State Board of Health, Raleigh, on leave, to become Director of Publicity, having charge of the newspaper articles on War Savings, and Mr. J. O. Cobb became Advertising Manager, having charge of all advertising matter created at or distributed by the State Headquarters. One of Mr. Cobb's first tasks was to secure a Publicity Manager in each county to work with and be a part of the County War Savings Committee. Mr. Cobb remained with the State Headquarters until he entered the aviation branch of the Army in April. He was succeeded as Advertising Manager by Mr. B. K. Milloway, who had been head of the Publicity Department of the R. J. Reynolds Tobacco Company, Winston-Salem, and who was granted a leave of absence on salary by that Company to serve the War Savings cause. Mr. Milloway gave his entire time to War Savings until October, when he was called back to the Reynolds Tobacco Company for part of his time, but he continued to the end of the campaign to serve the War Savings Committee whenever called. Miss Herring's work took two turns. One was the preparation of a special article on War Savings each day for the daily newspapers of the State and one each week for the weekly papers. The other was editing the War Savings News, a weekly news sheet, after the fashion of the University News Letter, sent to the War Savings committeemen, the newspapers, and to others who were interested and active in the cause. During the special drives in June and December she prepared plate matter on War Savings for the weekly newspapers of the State. Miss Herring brought the War Savings work of North Carolina among the colored people into national prominence by two articles on the subject—one published in *The Outlook* of New York on November 20, and the other in *The South Atlantic Quarterly* of January, 1919. In addition to her duties as Director of Publicity, she performed those of Director of War Savings Societies, which feature of the work will be discussed later.

Field Work

The field work of the War Savings Committee, to which Mr. Stephenson paid special attention, began at the very beginning of the campaign and lasted to the very end of it. The first task was to get a working organization in each county. It was found that these or-

ganizations could not be effected in every case by correspondence. As has already been stated, most of the County Chairmen were secured by wire and letter. But it was necessary to have a representative of the State Headquarters go to the several counties to complete the organization and acquaint the chairmen with their work. Besides Mr. Stephenson, Mr. O. B. Eaton and Mr. M. P. Traynor were engaged in this work during the early months of the year. One of them would go to a county, call a conference of the County Chairmen and a number of the leading men and women of his community, and have the conferees select the various sub-committees. While in a community the representative would take occasion to address school children and organize War Savings Societies and address such other groups of citizens as were available and, wherever practicable, to solicit pledges for War Savings. Mills and factories were glad to stop work for a few minutes and give the field representative an opportunity to talk War Savings and even take pledges and organize Societies.

Flying Squadrons

One phase of the field work was that of the Flying Squadrons. It was found that many of the County Committees needed actual demonstration in soliciting pledges, as they were not trained solicitors and did not know how to secure pledges for large amounts. The plan was to have three Flying Squadrons of six experienced workers each and to have a Flying Squadron spend one full day in a county. The County Committee would meet the squadron immediately after its arrival in the county and make up six teams of two each—a member of the squadron and a local man. The teams would select their territory and go out for a day's work of soliciting pledges. At an appointed hour late in the afternoon or evening all the teams would meet for reports on the day's work. And the teams, as well as the three squadrons, rivalled one another in the amount of pledges secured. Most of the members of the squadrons were effective public speakers, and these placed themselves at the disposal of the County Chairman for addresses in the evening they were in a county. It would have taken these squadrons three weeks to cover or give a day each to the leading counties of the State. The first week of their work was very successful; not only were thousands of dollars in pledges secured but the local workers were given a demonstration of the ease with which pledges, even for the limit, might be secured. But at the end of the first week the squadrons had to be called out of the field out of deference to the workers in the Third Liberty Loan, which began April 6 and lasted until May 4, and by the time the squadrons were ready to go back into the field, the June drive, calling for an entirely different plan, had been announced. Among those who were members of the Flying Squadrons were Messrs. O. B. Eaton, M. P. Traynor, Chas. E. Reynal,

D. F. Giles, John A. Oates, W. C. Bivens, Beverly Lake, E. E. Stanley, E. E. Emerson and W. H. Weatherspoon.

The several drives required considerable field work from State Headquarters, but it is probably better to discuss this type of field work in connection with the drives themselves.

Victory Acres and Thrift Gardens

An idea that gave great promise but one that was abandoned before it could be promoted to the finish was that of Victory Acres and Thrift Gardens. The idea was to get farmers to plant an acre each in some crop—like cotton, peanuts, or tobacco—that would yield large profits, dedicate it to War Savings, distinguish it in some way as by having a flag wave over it, and invest all the proceeds in War Savings Stamps, and to have the children in both town and country to plant Thrift Gardens for the same purpose. Mr. Cobb, through his advertising department, and Miss Herring, through her newspaper articles, and the field men through their addresses and conferences made much of the Victory Acre and Thrift Gardens. And the people were found to be very responsive. Large landholders were arranging with their tenants to plant Victory Acres. Home and Farm Demonstration Agents were promoting Thrift Gardens among the children. But before the planting season was over the attention of all War Savings workers was turned to preparation for the June drive.

Limit Clubs

During the early months of the campaign there were several special drives announced and urged by the State Headquarters, but they were undertaken and pushed by only a limited number of counties. Mention has already been made of the effort in December to get employers to use Stamps as Christmas gifts and in the payment of bonuses. The week of March 4th was set apart for the formation of County Limit Clubs to be composed of those who pledged themselves to save systematically and purchase \$1000 worth of War Savings Stamps during the year. The National Headquarters announced that it expected one per cent of the population of North Carolina—or twenty-five thousand—to become limit members. Wherever canvasses were organized to get limit members they were successful. Forsyth County secured \$139,000 in limit pledges in about an hour's time. Cleveland County secured more than its allotment of limit members. The drive for limit members was continued till March 16 and then turned into a drive for \$500 members, with the goal of securing twenty thousand \$500 members. Complete figures on the results of these drives were

not secured, but on March 22 the State Headquarters announced that \$1,702,000 had been secured in pledges.

War Savings Societies and Army of Thrift

In the beginning it was contemplated that War Savings Societies should be one of the big features of the campaign. Through these Societies the Army of Thrift was to be mobilized. This army was to be composed of those who pledged themselves to save and economize and to get others to save, economize, and invest their savings in War Savings Stamps. There were to be ranks—Captain, Major, Colonel, General—in the Army of Thrift, the same as in the regular army, and distinctions of grade were to be marked by distinguishing badges. School children were fascinated by the idea of the Army of Thrift, and were eager to become soldiers and later officers in the Army. Having failed to make much out of North Carolina Day in the schools on account of the bad weather, the State Director centered his attention upon February 22, which Dr. Joyner had designated as Thrift Day and for its observance had prepared excellent programs. Governor Bickett asked all the courts to be adjourned on that day so that the judges and attorneys and officers of the court might make War Savings addresses in the schools. The State Director requested that a War Savings Society be organized in every school room and that Stamps be had for sale at the school on February 22. Results on Thrift Day were much more gratifying than they had been on North Carolina Day. The meaning of the campaign was better understood, the weather was not so inclement, and the teachers were still under the inspiration of the Institute which had been held only a few days previous. The month between February 22 and March 22 was, perhaps, the richest period of the year for War Savings Societies. They were organized in school rooms, in factories, in women's clubs, in offices, lodges and church societies. It was reported to the State Headquarters that a society had been organized in every school room of every school house, white and colored, in New Hanover County. Several counties reported a society organized in every white school in the county. The records of towns and counties in the organization of War Savings Societies were the news features of the day. A considerable portion of Miss Herring's time was taken looking after these societies. In addition to her other duties, she undertook to prepare a bi-weekly graded program for their regular monthly meetings. By March 15th five hundred War Savings Societies with an estimated membership of twenty-five thousand had been reported to State Headquarters. On March 25th North Carolina was ninth from the top of the States in the number of War Savings Societies. By April 14th seven hundred War Savings Societies had been reported from fifty counties. On May 2 it was announced that North Carolina had eight hundred and eleven properly organized and

properly reported War Savings Societies. This put her in the lead of all the Southern States. The societies were growing so rapidly and bulking so large in importance in the campaign that the State Director made provision for a field-worker who would give her entire time to War Savings Societies. For the months of June, July, and August, he secured the services of Miss Mary G. Shotwell, of the Lenoir County schools.

Family Limit Societies

One departure in the War Savings Society idea was the Family Limit War Savings Society of North Carolina, composed of families in the name of each member of which \$1,000 worth of War Savings Stamps of the issue of 1918 had been purchased. Up to the end of the year two hundred and forty Limit Families had been reported to the State Headquarters, representing an investment of \$796,000 in War Savings Stamps. The largest investor in Stamps in the State and, for that matter, in the United States, so far as the State Headquarters was able to ascertain, was Mr. J. A. Jones of Charlotte, who invested in War Savings Stamps \$15,000—\$1,000 each for himself, his wife, and each of his thirteen children. Mr. C. E. Neisler of Kings Mountain was second with \$10,000, and Mr. C. A. Williams of Charlotte, third, with \$9,000. Among the Limit Families was one colored family—that of Dr. C. H. Hines of Edenton, who invested \$4,000 in Stamps. To each of the Limit Families the State Director issued a certificate bearing the name of each member of the family.

100% Colleges

Paralleling the work in the public schools was that in the colleges of the State. In December, 1917, it had been announced that every student at the University of North Carolina had pledged himself to purchase one or more War Savings Stamps. In the spring the State Director conceived the plan of declaring a college 100 per cent in which every student pledged himself to buy one or more War Savings Stamps. The proposition was first presented to Rutherford College by one of the members of a Flying Squadron operating in Burke County, and the students responded so heartily that itineraries of the field workers were arranged so as to reach every college in the State before the commencement with the appeal. Salem, Lenoir, and Rutherford were the only three colleges that officially reported 100 per cent. But every college in the State would have easily and gladly won this distinction if the campaign among them, already planned and announced, had not been abandoned before it was scarcely begun.

100% Industrial Plants

Alongside the colleges the factories and mills of the State were eager to make themselves 100 per cent by having every employee pledge to buy at least one War Savings Stamp during the year. This proposition was first presented to the employees of the Marion Hosiery Mills, Marion, and they responded eagerly. But this plan also was never carried out completely.

CHAPTER III

THE JUNE DRIVE

The Turn of the Campaign

It must arouse the curiosity of the reader why so many plans of the War Savings Campaign were started and got under way during the first months of 1918 and then abandoned before they were worked to the finish—namely, War Savings Societies, Victory Acres and Thrift Gardens, Flying Squadrons, making colleges and industrial plants 100 per cent in War Savings. The explanation is that a sharp turn, a very sharp, turn in the War Savings Campaign, was taken the first of May.

The New York Conference

The latter part of April Colonel Fries received a telegram from Mr. Vanderlip calling him to a conference of State Directors and other War Savings workers in New York on May 1 and asking him, in the meantime, to hold in abeyance all the plans that he might have for the future War Savings work. In compliance with this request, the State Director held the War Savings work in North Carolina *in statu quo* during the latter part of April and, taking with him Mr. Stephenson and Mr. Milloway, met Mr. Vanderlip and the other State Directors of the South and East in conference at the Plaza Hotel in New York on May 1. At this conference Mr. Vanderlip announced that by the adoption and operation of a certain plan, Nebraska had oversubscribed its allotment in March, and that he would ask the other States to adopt this plan, with certain necessary modifications. After an all-day's session of discussion, the State Directors assured Mr. Vanderlip that they would work this plan in their respective States.

The Plan of the June Drive

The plan was to have President Wilson designate a certain day as National War Savings Day, to have a post-card mailed to each adult citizen, signed by the State Director, calling upon him to attend a meeting at the school house of his district on that day and pledge himself to buy a definite number of War Savings Stamps per month during the balance of the year. Immediately on returning, the State Director held conferences with his State Headquarters force to modify the Nebraska plan so as to make it fit the special needs of the State. It was found necessary to make the township and ward, rather than the school district, the unit of operation, and to make it a campaign of a

week, culminating on National War Savings Day, rather than stake everything upon one day. The chief features of the plan of the June Drive, as announced, were as follows: (1) a series of district conferences to acquaint the county chairmen with the plan; (2) a meeting of the local postmasters at the central accounting office of the county to provide for a supply of Stamps to meet the unusual demand that would result from the intensive drive; (3) the copying of the name and address of every individual who was able to buy one or more Stamps into a Pledge Record Book; (4) reconstructing the county organization so as to have a chairman for every township and ward, a leader for every school-house, and enough canvassers for every community; (5) designating Sunday, June 23, as North Carolina War Savings Sundays and asking Sunday-School superintendents and teachers and ministers to present War Savings to their respective audiences on that day; (6) making a house-to-house canvass for pledges during the first four days of the following week; and (7) conducting a meeting in each school-house at 6 o'clock in the afternoon of Friday, June 28, to receive reports of the canvass and to secure additional pledges enough to raise the balance of the township's or ward's allotment. President Wilson had previously designated June 28th as National War Savings day and said, "I earnestly appeal to every man, woman and child to pledge themselves on or before the 28th of June to save constantly and to buy as regularly as possible the securities of the Government and to do this as far as possible through membership in War Savings Societies. The 28th of June ends this special period of enlistment in the great volunteer Army of Production and Saving here at home. May there be none unenlisted on that day."

The District Conferences

The first step towards getting ready for the June drive was the series of district conferences. These were held as follows: Winston-Salem, May 9; Charlotte, May 11; Fayetteville, May 13; Wilmington, May 14; New Bern, May 15; Elizabeth City, May 16; Weldon, May 17; and Asheville, May 21. Those who helped conduct these conferences were Messrs. H. E. Fries, J. K. Norfleet, John L. Gilmer, Richard G. Stockton and Gilbert T. Stephenson. Each conference was designated to reach the nearby counties. The aim of it was to instruct the county chairmen in the plan of campaign and arouse them to go into the drive whole-heartedly. The first task the county chairmen were set to was reconstructing their organizations. The subcommittees representing the several interests, industries, and professions of the county were not practicable in such a drive; a compact, geographical organization was necessary.

Back at the State Headquarters everything and everybody were centered upon the June drive. The Publicity Department's efforts

were taken off War Savings Societies, Victory Acres and Thrift Gardens, 100 per cent colleges and industries, and thrift propaganda and turned to the June drive. The Director of Organization, Mr. Stockton, was busy getting the County Chairmen to appoint township and ward chairmen and get them, in turn, to appoint canvassers and leaders of school house meetings. Miss Mary Shotwell, who had come to promote War Savings Societies in the schools, was retained to help superintend getting out the enormous amount of mail and advertising matter which the State Headquarters had to issue. The State Headquarters worked and asked each county to work under the following calendar:

Calendar of War Savings Drive

MAY 28-JUNE 3—Copy War Savings Pledge Records (Form 2).

JUNE 3—Postmasters' Conference.

JUNE 3-8—Copy Canvassers' Cards (Form 15).

JUNE 8—Conference of Township and Ward Chairmen with County Chairmen.

JUNE 10-15—Conference of Canvassers and Conductors of School-house Meetings with Township and Ward Chairmen.

JUNE 17—War Savings Pledge Records (Form 2) returned by Township and Ward Chairmen to County Chairmen to be used in addressing cards summoning to school house meetings (Form 8).

JUNE 17-21—Address cards summoning citizens to school-house meetings (Form 8).

JUNE 22—War Savings Workers' Conference—County Chairman and Assistants, Township and Ward Chairmen, Canvassers, Conductors of School-house Meetings, and Participants in Programs of War Savings Sunday (June 23), and National War Savings Day (June 28).

JUNE 23-28—North Carolina War Savings Week.

JUNE 23—North Carolina War Savings Sunday.

JUNE 24—House-to-house canvass.

JUNE 25—House-to-house Canvass; Meeting at night for reports.

JUNE 26—House-to-house canvass.

JUNE 27—House-to-house canvass; Meeting at night for reports.

JUNE 28—National War Savings Day.

JUNE 29—Meeting of Township and Ward Chairmen to return Records and Pledge Cards and tabulate results of drive.

The State Headquarters had to accompany each shipment of supplies to the County Chairmen and call attention to each step in the drive by special letters. It had also to get out special letters to the members of the County Committee under the original plan of

organization, to the postmasters, to the banks, to the insurance men, to the lawyers, to the Sunday School superintendents, to the ministers, to the clerks of court, to the sheriffs, and to the school superintendents. In addition to what could be accomplished by the mail, the district chairmen, of whom mention has already been made, visited the counties in their respective districts, some of them two or three times, to help the chairmen and see that they were proceeding with preparations in orderly fashion. The State Headquarters did not undertake to furnish speakers for the several counties, but only furnished a list of available speakers from which the County Chairmen could make their own arrangements.

The State Headquarters followed the plan as announced almost to the letter, and while many of the County Chairmen followed the plan faithfully, some varied it slightly, and a few did not follow it at all. It is remarkable that just in proportion as a county followed the plan in letter and spirit, its results justified the effort, while the few counties that abandoned the plan were disappointing in their results.

Results of June Drive

As some of the counties had not completed the canvass on June 28, the drive was continued through July 4th. When reports from all the counties were in it was found that \$30,390,790 had been secured in pledges which—it must be remembered—included the sales up to that time. Nine counties had been reported as having subscribed their allotment or more: Wilson, Cabarrus, Forsyth, Greene, Jones, Lenoir, Martin, Perquimans, and Pitt. The following were three-fourths over: Chowan, Franklin, Granville, Guilford, Nash, Northampton, Onslow, Orange, Scotland, Stokes, Surry, Union, Vance, Washington, and Wayne. The following were over half over: Alamance, Beaufort, Buncombe, Burke, Camden, Carteret, Catawba, Chatham, Cleveland, Craven, Davie, Davidson, Durham, Gaston, Halifax, Harnett, Hertford, Jackson, Johnston, McDowell, Mecklenburg, Montgomery, Moore, New Hanover, Pamlico, Pasquotank, Randolph, Richmond, Rockingham, Rowan, Stanly, Swain, Wake, Warren, and Yadkin. The balance of the counties were under half over. The State lacked about \$18,000,000 having subscribed its allotment.

The Follow-Up Drives

No sooner had it been realized at the State Headquarters that the State had not subscribed its allotment than plans were laid for a series of follow-up drives in the counties that had not secured as much as three-fourths of their allotment. One of the difficulties of the June drive in some of the counties was that it came in the midst of the wheat harvest. It was chiefly to accommodate the farmers that the

school house meetings were set as late as six in the afternoon. Another weakness noticeable in the drive was the lack of experienced canvassers. In many counties the number of pledges were enough but the pledges were for such small amounts and so out of keeping with the means of the pledgers that the total subscription was disappointing. Instead of having the follow-up drive the same week in every county, the State Director had the County Chairman to indicate his first, second, and third choice of any week between the 15th of July and the 15th of September. While it was realized at the State Headquarters that July and August were probably the leanest months of the year for soliciting pledges, they were the only months during which the War Savings Campaign was not apt to conflict with some other War effort. The Fourth Liberty Loan had already been announced for the early fall and the Allied War Relief Campaign to follow immediately afterwards. While most of the County Chairmen chose one of the last two weeks of August or the first two weeks of September for their drive, enough drives were put on late in July and the first of August to give the follow-up work considerable momentum. By the 14th of August Franklin, Nash, Iredell, and Union had been reported over, making fourteen counties in all. The Flying Squadron idea, started early in the campaign but abandoned on account of the Third Liberty Loan and the June drive, was now adapted to the follow-up drives.

Results of Follow-Up Drives

The series of follow-up drives running from July 15 to September 15 resulted in adding \$6,293,054 to the State's subscription, making the total subscription on October 1, when pledge-taking ceased, \$37,083,444. Besides Franklin, Nash, Iredell, Union, and Gates already mentioned, Anson, Chowan, Henderson, and Mecklenburg had subscribed their allotment, making nineteen counties 100 per cent in subscription.

Redemption of Pledges

As soon as the follow-up drives for pledges were over, the State Headquarters turned its attention to the redemption of these \$20,000,000 (round figures and an estimate only) of unredeemed pledges. At the end of the June drive the County Chairmen had been instructed to keep the pledge-cards in their possession until further notice. It was recognized that a distribution of the pledge-cards before a county had subscribed its allotment would cause confusion. But as soon as pledge-taking was over the County Chairmen were instructed to dissemble the cards according to the postoffice or agency at which the Stamps were to be bought, to alphabetize the cards, and to make four lists of the name, address, and amount of the pledge—one for the agency, one

for the County Chairman, and two for the State Director. Where one failed to indicate where he meant to buy his Stamps, his card was sent to his postoffice. The State Headquarters furnished three franked post-cards to be sent to each pledger reminding him of his pledge—one to be sent by the County Chairman, one by the postoffice or agency, and one by the State Director. This plan of pledge-redemption involved an enormous amount of work upon the State Director and County Chairman, and yet some such plan was necessary, since so many pledgers were waiting to be notified where their cards were.

CHAPTER IV

FINAL DRIVE

The War Savings work, for anything except the redemption of pledges, was practically at a standstill during the month of October. The latter part of October the State Director announced a Victory Drive November 28-December 6, which was meant not only to get the outstanding pledges redeemed but also to get enough additional pledges to secure the balance of the State's allotment. The plan was to have a meeting of War Savings workers in every township or ward on Thanksgiving Day, to constitute teams of workers, to divide the territory, and, between then and December 6, to make a house-to-house canvass of the community to ascertain (1) how much each family had already invested in War Savings Stamps and (2) how much it would invest towards the balance of the State's allotment.

District Conferences

Preparatory to this drive a series of District conferences were held as follows: Elizabeth City, November 6; Washington, November 7; Tarboro, November 8; Raleigh, November 9; Bryson City, November 12; Hendersonville, November 13; Marion, November 14; Hickory, November 15; Statesville, November 18; Hamlet, November 19; Wilmington, November 20; and Greensboro, November 21. To these conferences were invited county chairmen, township chairmen, members of the State Executive Committee, and men and women who had been active in other branches of War work, such as Liberty Loan and Allied War Relief. The conferences were conducted by Messrs. O. B. Eaton, John L. Gilmer, Gilbert T. Stephenson and Miss Kate Herring. In those parts of the State where there were many colored people a separate conference was conducted for them by Dr. S. G. Atkins, assisted by Mr. Eaton and Mr. Stephenson. The conferences, as a rule, were very well attended, despite the fact that they came in the midst of the epidemic of influenza. The conference at Raleigh had to be held in sections, not permitting over a dozen to assemble at a time. The one announced for Asheville had to be moved to Hendersonville. The one announced for Salisbury had to be moved to Statesville.

The Victory Drive was not fruitful of pledges. A complete report was never received at the State Headquarters. The Thanksgiving meetings were rained out all over the State. In some of the counties the County Chairmen did their best to put on the canvass and got fairly good results. This is particularly true of Beaufort,

Cumberland, and Guilford. But in most of the others the County Chairman felt that it was useless, under all the circumstances, to try to put on another canvass.

The Conference of December 4

As soon as the State Director saw that the Victory Drive would not put the State "over the top," he called into conference at Winston-Salem on December 4, 1918, the following War Savings workers: E. J. Barnes, Wilson; W. J. Berryman, Edenton; J. E. Brinn, Sanford; S. P. Burton, Asheville; G. L. Clendenin, Lincolnton; S. P. Collier, Jr., Winston-Salem; A. M. Dixon, Charlotte; F. W. Dixon, Snow Hill; H. E. Fries, Winston-Salem; W. G. Gaither, Elizabeth City; D. F. Giles, Raleigh; John L. Gilmer, Winston-Salem; Wilson Gray, Winston-Salem; F. E. Griffith, Winston-Salem; James G. Hanes, Winston-Salem; B. D. Haynes, Durham; W. M. Hendren, Winston-Salem; Eugene Holt, Burlington; Beverly Lake, Salisbury; Paul Leonard, Statesville; J. G. Lewis, Statesville; J. S. McNider, Hertford; W. R. Martin, Winston-Salem; Will Maslin, Winston-Salem; J. H. Matthews, Windsor; Van Melchor, Winston-Salem; Archibald Nichols, Asheville; William Perlstein, Raleigh; W. D. Pethel, Spencer; T. F. Pettus, Wilson; Dr. Chas. E. Reynal, Statesville; Dr. Howard Rondthaler, Winston-Salem; M. L. Shipman, Raleigh; J. Clinton Smoot, N. Wilkesboro; J. G. Stikeleather, Asheville; W. B. Strachen, Salisbury; and Leon T. Vaughan, Nashville.

At this conference it was decided to apportion what the State still lacked in subscriptions among the business concerns of the State according to the minimum commercial rating of each. Several of the conferees agreed to present the matter to the business concerns of certain counties. Certain men also agreed to make a special appeal to the industries with which they were connected: Mr. A. H. Bahnson, to the cotton mills; Mr. James G. Hanes, to the knitting mills; Mr. H. A. Pfohl, to the builders and contractors; Mr. Will Maslin, to the fertilizer companies; Mr. Van Melchor, to the bottling concerns; Mr. A. W. Cornwall, to the box industries; Mr. J. Clinton Smoot of North Wilkesboro, to the tanneries; Mr. Wilson Gray, to the tobacco factories; Mr. J. K. Norfleet, to the tobacco warehouses. In addition to the appeals that these men made to their several industries, the State Headquarters made an appeal by letter to every store, manufactory, and other business house in the State to invest in Stamps its proportionate part of the State's deficit, suggesting that, after both the business and each member of the concern had bought the limit, it might absorb a great many more Stamps to be given as Christmas gifts or paid out in extra dividends and bonuses. Supplementing the men who had undertaken to go into certain counties, the State Director sent as many field workers as he could command at the time into the counties that specially needed help.

But with all this effort, it is doubtful if more than \$200,000 was added to the total.

Special Mention of Workers

It would not be possible or proper to make special mention of each of the hundreds of patriotic men and women in North Carolina who rendered signal service in the War Savings Campaign—men and women who gave their time and energy to the cause, without counting the cost. But with some of these the War Savings cause must be forever inseparably connected. One of them is Governor Bickett.

Not only did Governor Bickett use the prestige of his office in behalf of War Savings but he gave of himself freely, gladly, without stint. During the entire month of September, accompanied first by Dr. A. H. Patterson, of the University of North Carolina, and later by Mr. J. G. Stikeleather, of Asheville, he toured fourteen of the mountain counties pleading the causes of both the War and War Savings.

Another of these men is Dr. J. Y. Joyner, then Superintendent of Public Instruction of North Carolina. Not only did he formally commit his educational forces to the obligation of pushing War Savings but he threw himself—heart and body—into the campaign.

Among the men who represented the State Headquarters in the field with special effect were Mr. O. B. Eaton and W. M. Scott, of Winston-Salem; Dr. Chas. E. Reynal and Mr. S. B. Miller, of Statesville. Mr. Eaton became associated with the State Headquarters early in the campaign and was in the work to the end. Gifted with the power of eloquent and appealing speech, he used his powers in behalf of War Savings. He was, in deed and in truth, a flaming evangelist of patriotism all over North Carolina. And when the record of the June Drive was completed it was found that the section in which he had worked most had made the best showing of any in the State. Mr. Miller and Mr. Scott placed at the disposal of the State Director their unusual gift of personal solicitation. Few men in the State were their equal and none their superior in presenting the War Savings cause and in getting pledges. Dr. Chas. E. Reynal, pastor of the First Presbyterian Church of Statesville, early saw in the War Savings campaign moral and spiritual values which challenged his interest. Not only did he give freely of his time for public address but he aided in the organization and in the personal solicitation as well.

Mr. F. W. Dixon, County Chairman of Greene County that had already oversubscribed its allotment by 28 per cent, took ten of his best workers and went into Rutherford and McDowell Counties and spent a week canvassing with the local committees. Mr. J. S. McNider of Perquimans, at the request of the State Director, went into

Gates County, which had subscribed only 7 per cent of its allotment in June, and spent two weeks helping the local committee perfect a working organization, put on a follow-up drive, and had the satisfaction of seeing Gates oversubscribe its allotment by 15 per cent.

Mr. Milton W. Harrison of New York, who had given such a distinct impetus to the campaign in its early stages, came back and gave the first week in September to work in Guilford, Alamance, Orange, Durham, Cumberland, and Craven.

The Wounded Soldiers

In addition to these, each one of whom was an experienced War Savings worker, the Army Hospital at Waynesville furnished the State Director at least a dozen young American soldiers who had just returned from the front, gassed or wounded. Some of these boys had even taken part in the spring War drive which had turned the tide and begun Germany's retreat. While these boys were not experienced speakers and knew little about War Savings, they could tell their experiences. They were sent into the counties in pairs and were permitted to stay in a county as much as a week. They were accompanied by local speakers and experienced workers. They accomplished in the rural counties and remote districts what Captain Fallon and Lieutenant Choyce had done in the cities and larger towns of the State earlier in the year. And these soldiers warmed up to their War Savings work and took pride in the number of pledges taken at their meetings the same as they took pride in the number of Germans taken prisoners or accounted for on the battlefield.

The following citizens gave one or more weeks of their time between July 15 and September 15 to do War Savings work in some county other than their own: J. M. Broughton, Raleigh; Owen Gudger, Asheville; R. W. Herring, Fayetteville; F. S. Vernay, Winston-Salem; E. F. Aydtlett, Elizabeth City; Marshall W. Bell, Murphy; E. J. Barnes, Wilson; J. G. Lewis, Statesville; Santford Martin, Raleigh; W. C. Manning, Williamston; W. W. Neal, Marion; J. G. Stikeleather, Asheville; L. S. Tomlinson, Wilson; M. L. Shipman, Raleigh; J. E. Debnam, Snow Hill; Rev. Thomas Grant, Hookerton; H. E. Austin, Greenville; B. D. Ebbs, Burnsville; M. E. Block, Greensboro; D. Weatherspoon, Murphy; and C. W. Wilson, Greenville.

One hesitates to mention any of these men when he cannot mention all. The insurance companies of the State, particularly the Metropolitan Life Insurance Company, encouraged their agents everywhere to be active in the sale of War Savings Stamps. The railroads operating in the State encouraged their agents to sell Stamps. When he begins calling these to mind, others whose work was scarcely, if

at all, less resultful, come clamoring for mention: D. C. Barnes of Murfreesboro; Mrs. Ollie Webster of Siler City; Mrs. N. McL. Moore, postmaster at Warrenton; J. G. Stikeleather, Owen Gudger, and William Burkel of Asheville; D. F. Giles of Raleigh. As early as February Mr. Giles wrote the State Director: "Use me anywhere for anything (for sixty days), for I must do something for my country, and I believe this is the greatest work for us all to do at this time. I have three brothers in the War, one in France, giving their services and lives, too, if they are needed, and here I am to do all I can do. Put me to work."

THE WOMEN

To the women of North Carolina acknowledgment must be made for their most excellent service to the War Savings cause. Club women, school teachers, home demonstration agents, housewives—they all fell into the work, heart and body. Mrs. Clarence Johnson, President of the North Carolina Federation of Women's Clubs, was constantly promoting War Savings. A large majority of the War Savings Societies was organized by women. Thrift Gardens were the special care of country women. During the June drive a colored woman in Warren County, a school teacher, by herself secured over \$1,500 in pledges. Without the women's aid the War Savings record of North Carolina would be far short of what it is.

CHAPTER V.

FINANCIAL RESULTS OF THE CAMPAIGN

The results of the War Savings Campaign must be inventoried under two heads—first the amount of money realized, second the nature and amount of good done the people of the State. During the first half of the campaign educating our people in patriotism and thrift was the chief object and the raising of money incidental; during the latter half of the campaign raising money was the chief object and teaching thrift and arousing patriotism incidental.

Pledges

The fruits of the campaign in terms of money, being tangible and material, may be definitely counted. Our objective was \$48,666,380 or \$20.00 per capita, maturity value, for every man, woman and child—white and black—in the State. This is the same basis of apportionment that obtained over the entire nation. At the end of the June drive, as has already been stated, the State had subscribed \$30,790,390 or not quite two-thirds of its allotment. At the end of the series of follow-up drives on October 1, the State had subscribed \$37,083,444 or a little over three-fourths of its allotment. The following table shows the portion of the \$48,666,380 allotted to each County on the basis of population, the amount that had been subscribed in each County by October 1, when pledge-taking ceased, and the per cent of each county's allotment that had been subscribed at that time:

<i>County</i>	<i>Quota</i>	<i>Amount Pledged</i>	<i>Per Cent Pledged</i>
Alamance -----	631,660	551,100	87.23
Alexander -----	255,020	128,000	50.19
Alleghany -----	170,380	131,538	77.20
Anson -----	560,220	592,860	105.82
Ashe -----	419,620	143,000	34.07
Avery -----	174,020	100,000	57.46
Beaufort -----	679,280	615,000	90.54
Bertie -----	506,840	475,520	93.82
Bladen -----	396,160	100,000	25.24
Brunswick -----	317,500	52,000	16.40
Burke -----	470,960	370,000	78.56
Buncombe -----	1,095,540	921,497	83.20
Cabarrus -----	577,280	577,280	100.00
Caldwell -----	452,720	180,000	39.75
Camden -----	124,080	97,000	78.49
Carteret -----	303,060	210,000	69.28

<i>County</i>	<i>Quota</i>	<i>Amount Pledged</i>	<i>Per Cent Pledged</i>
Caswell -----	326,860	160,000	48.95
Catawba -----	614,180	475,000	77.50
Chatham -----	497,960	260,000	52.21
Cherokee -----	310,980	148,000	47.59
Chowan -----	248,660	253,634	102.00
Clay -----	86,000	17,650	20.52
Cleveland -----	648,860	500,000	77.07
Columbus -----	616,440	238,000	35.52
Craven -----	563,060	335,000	59.49
Cumberland -----	674,380	300,000	44.48
Currituck -----	169,240	70,000	41.36
Dare -----	106,500	25,000	23.47
Davidson -----	646,880	511,000	78.90
Davie -----	294,660	200,000	67.84
Duplin -----	559,720	233,000	41.62
Durham -----	776,080	640,000	82.46
Edgecombe -----	704,220	720,000	102.24
Forsyth -----	1,040,840	1,250,000	120.09
Franklin -----	543,220	564,000	103.62
Gaston -----	815,380	675,000	82.56
Gates -----	230,000	270,000	117.39
Graham -----	104,480	41,420	39.54
Granville -----	552,240	412,078	74.62
Greene -----	287,760	370,000	128.54
Guilford -----	1,330,940	1,100,000	82.64
Halifax -----	828,220	625,000	77.86
Harnett -----	533,780	325,000	60.88
Haywood -----	462,440	396,514	85.74
Henderson -----	357,760	365,000	102.02
Hertford -----	339,580	299,252	88.12
Hoke -----	268,000	125,200	43.02
Hyde -----	194,480	160,000	82.21
Iredell -----	754,920	755,000	100.01
Jackson -----	285,960	257,300	89.97
Johnston -----	910,820	750,000	82.34
Jones -----	191,860	208,473	108.66
Lee -----	250,280	210,000	83.90
Lenoir -----	500,920	501,000	100.01
Lincoln -----	376,900	212,084	56.26
McDowell -----	297,840	189,235	63.53
Macon -----	268,200	150,000	55.17
Madison -----	442,900	265,000	59.89
Martin -----	391,540	426,000	108.80
Mecklenburg -----	1,474,660	1,489,660	101.01
Mitchell -----	205,260	148,000	72.10
Montgomery -----	329,280	230,496	70.00
Moore -----	374,220	178,000	47.59
Nash -----	742,000	744,000	100.26
New Hanover -----	704,820	488,296	69.28
Northampton -----	491,100	440,000	89.59
Onslow -----	310,760	300,000	96.53
Orange -----	331,400	256,000	77.54
Pamlico -----	219,260	150,000	68.42
Pasquotank -----	367,240	235,000	63.96

<i>County</i>	<i>Quota</i>	<i>Amount Pledged</i>	<i>Per Cent Pledged</i>
Pender -----	340,360	200,000	58.75
Perquimans -----	243,180	243,180	100.00
Person -----	381,840	275,000	72.28
Pitt -----	799,480	861,655	107.77
Polk -----	168,080	109,720	65.29
Randolph -----	648,800	385,000	59.18
Richmond -----	432,800	279,814	64.65
Robeson -----	1,059,280	650,000	52.86
Rockingham -----	801,720	650,000	81.06
Rowan -----	825,460	615,000	74.57
Rutherford -----	624,480	311,635	49.74
Sampson -----	659,600	200,000	31.99
Scotland -----	337,980	275,000	81.36
Stanly -----	438,000	341,350	77.85
Stokes -----	443,320	371,900	83.88
Surry -----	653,520	525,000	80.33
Swain -----	228,860	147,000	63.75
Transylvania -----	158,200	90,000	56.36
Tyrell -----	114,820	81,255	77.67
Union -----	732,100	734,000	100.25
Vance -----	427,360	325,000	76.04
Wake -----	1,391,040	1,101,000	79.15
Warren -----	445,860	300,000	67.28
Washington -----	243,360	175,000	71.08
Watauga -----	298,240	100,000	33.53
Wayne -----	785,360	650,000	82.77
Wilkes -----	666,200	125,000	18.76
Wilson -----	621,920	740,158	119.01
Yadkin -----	339,420	205,850	60.64
Yancey -----	265,340	121,940	45.95
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North Carolina -----	\$48,666,380	\$37,083,444	76.20

From the above table it appears that on October 1 nineteen counties had subscribed their full allotment; six, between 90 and 100 per cent; twenty-nine between 75 and 90 per cent; twenty-seven, between 50 and 75 per cent, and nineteen, less than 50 per cent. In per cent of allotment subscribed, Greene County led with 128.54 per cent; in total subscriptions, Mecklenburg led, with \$1,489,660 subscribed.

Sales by Months

Sales, rather than pledges, count at the Treasury of the United States. War Savings Stamps were put on sale December 3, 1917. While exact figures are not at hand, it is believed that not over \$50,000 was invested in War Savings Stamps in North Carolina during December, 1917. Only \$10,000,000 was invested in Stamps in the United States that month. The following table gives the sales

by months after that, always counting the maturity value of the Stamps:

<i>Month</i>	<i>Month's Sales</i>	<i>Total Sales</i>
December -----	No Report	No Report
January -----	No Report	No Report
February -----	No Report	\$1,051,038
March -----	\$1,188,064	2,339,102
April -----	2,002,299	4,339,401
May -----	1,546,529	5,885,930
June -----	1,650,088	7,536,018
July -----	4,707,345	12,243,363
August -----	2,206,715	14,450,078
September -----	2,560,489	17,010,567
October -----	2,554,065	19,565,532
November -----	2,338,818	21,904,350
December -----	5,745,047	27,649,397

North Carolina sold \$27,649,397,* maturity value, or 56.80 per cent of its allotment.

Sales by Counties

The following tables show the total amount sold by each County, the per cent of its allotment sold, and the standing of each County among the 100 Counties of the State:

<i>County</i>	<i>Allotment</i>	<i>Amt. Sold</i>	<i>Per cent Sold</i>	<i>Standing In Sales</i>
Alamance -----	631,660	452,816	71.69	21
Alexander -----	255,020	99,043	38.84	65
Alleghany -----	170,380	30,159	17.70	93
Anson -----	560,220	403,492	72.02	20
Ashe -----	419,620	76,161	18.15	92
Avery -----	174,020	101,890	58.55	34
Beaufort -----	679,280	299,613	44.11	55
Bertie -----	506,840	196,281	38.61	67
Bladen -----	396,160	57,430	14.41	98
Brunswick -----	317,500	29,038	9.14	100
Burke -----	470,960	255,812	54.32	43
Buncombe -----	1,095,540	964,823	88.07	6
Cabarrus -----	577,280	564,293	97.75	3
Caldwell -----	452,720	123,268	27.23	88
Camden -----	124,080	44,961	36.24	71
Carteret -----	303,060	129,587	42.76	58
Caswell -----	326,860	111,848	34.19	79

*This total represents maturity, rather than cash, value and includes sales by banks to January 10, 1919. The total of sales reported by the Treasury Department, on the other hand, which is \$21,085,388, represents cash sales to December 31, 1918, and does not include redemptions—that is, Stamps cashed in during the year. This explains the apparent discrepancy between the figures published by the Treasury Department and those used in this volume. All the figures of sales used in this history are of maturity value.

<i>County</i>	<i>Allotment</i>	<i>Amt. Sold</i>	<i>Per cent Sold</i>	<i>Standing In Sales</i>
Catawba -----	614,180	437,977	71.31	22
Chatham -----	497,960	211,382	42.43	59
Cherokee -----	310,980	155,375	49.95	49
Chowan -----	246,660	186,744	75.66	13
Clay -----	86,000	13,493	15.69	97
Cleveland -----	648,860	411,503	63.42	28
Columbus -----	616,440	150,127	24.35	90
Craven -----	563,060	298,734	53.04	45
Cumberland -----	674,380	232,799	34.52	75
Currituck -----	169,240	24,302	14.36	99
Dare -----	106,500	26,879	25.24	89
Davidson -----	646,880	466,791	72.16	19
Davie -----	294,660	198,971	67.53	25
Duplin -----	559,660	199,206	35.59	73
Durham -----	776,080	543,162	69.99	23
Edgecombe* -----	704,220	750,546	106.58	2
Forsyth -----	1,040,840	1,272,226	122.37	1
Franklin -----	543,220	267,725	49.29	50
Gaston -----	815,380	465,434	57.08	38
Gates -----	230,000	87,809	38.18	69
Graham -----	104,480	31,478	30.13	84
Granville -----	552,240	304,380	55.12	40
Greene -----	287,760	227,150	78.94	11
Guilford -----	1,330,940	990,957	74.45	15
Halifax -----	828,220	401,672	48.49	51
Harnett -----	533,780	206,022	38.59	68
Haywood -----	462,400	368,813	79.57	10
Henderson -----	357,760	208,770	58.91	32
Hertford -----	339,580	187,850	55.35	39
Hoke -----	268,000	74,896	27.95	87
Hyde -----	194,480	78,273	40.25	63
Iredell -----	754,920	548,952	72.72	18
Jackson -----	285,960	89,097	31.16	82
Johnston -----	910,820	410,807	45.10	53
Jones -----	191,860	112,664	58.72	33
Lee -----	250,280	228,378	91.25	5
Lenoir -----	500,920	286,029	57.10	37
Lincoln -----	376,900	217,072	57.59	35
McDowell -----	297,840	154,274	51.79	46
Macon -----	268,200	96,016	35.71	72
Madison -----	442,900	239,206	54.09	44
Martin -----	391,540	169,840	43.37	56
Mecklenburg -----	1,474,660	1,072,934	72.76	17
Mitchell -----	205,260	70,462	34.33	77
Montgomery -----	329,280	141,579	42.99	57
Moore -----	374,220	156,246	41.75	60
Nash* -----	742,000	213,077	28.72	86
New Hanover -----	704,820	404,129	57.34	36
Northampton -----	491,100	249,114	50.72	47
Onslow -----	310,760	142,949	45.99	52
Orange -----	331,400	241,654	72.92	16
Pamlico -----	219,260	77,170	35.19	74
Pasquotank -----	367,240	240,473	65.48	26

*All the sales made by the Rocky Mount agencies and postoffices were credited to Edgecombe County, though a large but altogether incalculable amount of Stamps was purchased by residents of Nash County.

<i>County</i>	<i>Allotment</i>	<i>Amt. Sold</i>	<i>Per cent Sold</i>	<i>Standing In Sales</i>
Pender -----	340,360	59,068	17.35	94
Perquimans -----	243,180	167,467	68.86	24
Person -----	381,840	171,282	44.86	54
Pitt -----	799,480	661,988	82.80	8
Polk -----	168,080	50,094	29.80	85
Randolph -----	648,800	222,371	34.23	78
Richmond -----	432,800	238,398	55.08	41
Robeson -----	1,059,280	327,349	30.90	83
Rockingham -----	801,720	517,083	64.49	27
Rowan -----	825,460	638,844	77.39	12
Rutherford -----	624,480	242,267	38.74	66
Sampson -----	659,600	113,410	17.19	95
Scotland -----	337,980	107,732	31.87	80
Stanly -----	438,000	368,976	84.24	7
Stokes -----	443,320	152,726	34.45	76
Surry -----	653,520	493,512	75.51	14
Swain -----	228,860	138,617	60.57	30
Transylvania -----	158,200	60,217	38.06	70
Tyrrell -----	114,820	47,419	41.29	61
Union -----	732,100	600,546	82.03	9
Vance -----	427,360	264,056	61.79	29
Wake -----	1,391,040	764,420	54.96	42
Warren -----	445,860	225,770	50.65	48
Washington -----	243,360	74,844	31.58	81
Watauga -----	298,240	47,861	16.05	96
Wayne -----	785,360	468,308	59.63	31
Wilkes -----	666,200	146,259	21.95	91
Wilson -----	621,920	592,683	95.29	4
Yadkin -----	339,420	136,951	40.35	62
Yancy -----	265,340	103,578	39.03	64
North Carolina--		\$48,666,380	\$27,649,397	56.80

Standing of Counties in War Savings Sales

<i>County</i>	<i>Per Cent</i>	<i>Standing</i>	<i>County</i>	<i>Per Cent</i>	<i>Standing</i>
Forsyth -----	122.37	1	Alamance -----	71.69	21
Edgecombe -----	106.58	2	Catawba -----	71.31	22
Cabarrus -----	97.75	3	Durham -----	69.99	23
Wilson -----	95.29	4	Perquimans -----	68.86	24
Lee -----	91.25	5	Davie -----	67.53	25
Buncombe -----	88.07	6	Pasquotank -----	65.48	26
Stanly -----	84.24	7	Rockingham -----	64.49	27
Pitt -----	82.80	8	Cleveland -----	63.42	28
Union -----	82.03	9	Vance -----	61.79	29
Haywood -----	79.57	10	Swain -----	60.57	30
Greene -----	78.94	11	Wayne -----	59.63	31
Rowan -----	77.39	12	Henderson -----	58.91	32
Chowan -----	75.66	13	Jones -----	58.72	33
Surry -----	75.51	14	Avery -----	58.55	34
Guilford -----	74.45	15	Lincoln -----	57.59	35
Orange -----	72.92	16	New Hanover -----	57.34	36
Mecklenburg -----	72.76	17	Lenoir -----	57.10	37
Iredell -----	72.72	18	Gaston -----	57.08	38
Davidson -----	72.16	19	Hertford -----	55.35	39
Anson -----	72.02	20	Granville -----	55.12	40

<i>County</i>	<i>Per Cent</i>	<i>Standing</i>	<i>County</i>	<i>Per Cent</i>	<i>Standing</i>
Richmond -----	55.08	41	Camden -----	36.24	71
Wake -----	54.96	42	Macon -----	35.71	72
Burke -----	54.32	43	Duplin -----	35.59	73
Madison -----	54.09	44	Pamlico -----	35.19	74
Craven -----	53.04	45	Cumberland -----	34.52	75
McDowell -----	51.79	46	Stokes -----	34.45	76
Northampton -----	50.72	47	Mitchell -----	34.33	77
Warren -----	50.64	48	Randolph -----	34.28	78
Cherokee -----	49.95	49	Caswell -----	34.19	79
Franklin -----	49.29	50	Scotland -----	31.87	80
Halifax -----	48.49	51	Washington -----	31.58	81
Onslow -----	45.99	52	Jackson -----	31.16	82
Johnston -----	45.10	53	Robeson -----	30.90	83
Person -----	44.86	54	Graham -----	30.13	84
Beaufort -----	44.11	55	Polk -----	29.80	85
Martin -----	43.37	56	Nash -----	28.72	86
Montgomery -----	42.99	57	Hoke -----	27.95	87
Carteret -----	42.76	58	Caldwell -----	27.23	88
Chatham -----	42.43	59	Dare -----	25.24	89
Moore -----	41.75	60	Columbus -----	24.35	90
Tyrrell -----	41.29	61	Wilkes -----	21.95	91
Yadkin -----	40.35	62	Ashe -----	18.15	92
Hyde -----	40.25	63	Alleghany -----	17.70	93
Yancy -----	39.03	64	Pender -----	17.35	94
Alexander -----	38.84	65	Sampson -----	17.19	95
Rutherford -----	38.74	66	Watauga -----	16.05	96
Bertie -----	38.61	67	Clay -----	15.69	97
Harnett -----	38.59	68	Bladen -----	14.41	98
Gates -----	38.18	69	Currituck -----	14.36	99
Transylvania -----	38.06	70	Brunswick -----	9.14	100

Only two Counties—namely, Forsyth and Edgecombe—sold their entire allotment; three, between 90 and 100 per cent; nine, between 75 and 90 per cent; thirty-four, between 50 and 75 per cent; and the other fifty-two, less than 50 per cent of their allotment.

Per Capita Wealth

An indication of the bigness of the undertaking to raise \$20 per capita, with a limit of \$1,000 upon the amount that could be owned by any one person, is shown by the per cent of the money value of the property of a county, as shown by the tax-books, that it would have taken to secure the War Savings allotment. To be sure, property is listed everywhere in North Carolina at far below its real value. And it is true that the difference between listed value and real value varies with individuals and with counties. But after all discounts because of these facts have been made, it remains that the listed property values compared with the War Savings allotment is an index to the enormity of the War Savings task. The following tables show the per capita wealth of each county as shown upon the tax-books of

1918, the per capita investment in War Savings Stamps and the per cent of per capita wealth invested in War Savings Stamps during 1918:

Relation of War Savings Investment to Per Capita Wealth

<i>County</i>	<i>Per Capita Wealth</i>	<i>Per Capita Investment in W.S.S.</i>	<i>Per Cent of Per Capita Wealth Invested in W.S.S.</i>	<i>Standing</i>
Alamance -----	\$421.37	\$14.33	3.40	24
Alexander -----	291.53	7.76	2.66	53
Alleghany -----	222.98	3.54	1.59	87
Anson -----	350.87	14.40	4.10	11
Ashe -----	213.72	3.63	1.698	84
Avery -----	277.13	11.71	4.22	8
Beaufort -----	334.02	8.82	2.64	54
Bertie -----	326.73	7.72	2.36	66
Bladen -----	338.14	2.88	.85	99
Brunswick -----	318.57	1.82	.57	100
Buncombe -----	611.27	17.60	2.87	46
Burke -----	310.16	10.86	3.50	21
Cabarrus -----	522.57	19.55	3.74	17
Caldwell -----	280.59	5.44	1.94	78
Camden -----	284.31	7.24	2.54	57
Carteret -----	293.62	8.55	2.912	42
Caswell -----	214.55*	6.83	3.18	31
Catawba -----	370.53	14.26	3.85	13
Chatham -----	309.21*	8.48	2.742	50
Cherokee -----	362.63	9.98	2.75	48
Chowan -----	353.89	15.13	4.27	5
Clay -----	283.39	3.13	1.10	95
Cleveland -----	360.81*	12.68	3.51	20
Columbus -----	371.18	4.86	1.31	93
Craven -----	455.31	10.60	2.33	67
Cumberland -----	379.16	6.90	1.82	80
Currituck -----	284.99	2.87	1.07	97
Dare -----	167.73	5.04	3.00	38
Davidson -----	448.33*	14.42	3.22	28
Davie -----	378.14	13.50	3.57	19
Duplin -----	367.21	7.11	1.94	79
Durham -----	985.99	13.99	1.42	91
Edgecombe -----	468.35	21.31	4.34	3
Forsyth -----	712.96	24.47	3.43	22
Franklin -----	321.40*	9.85	3.06	35
Gaston -----	577.19	11.41	1.99	74
Gates -----	360.99	7.63	2.114	69
Graham -----	354.22	6.02	1.699	83
Granville -----	401.39	11.02	2.745	49
Greene -----	355.25	15.78	4.44	2
Guilford -----	525.99*	14.89	2.83	47
Halifax -----	481.92	9.69	2.01	72
Harnett -----	389.80	7.71	1.98	75
Haywood -----	375.67	15.91	4.23	7
Henderson -----	367.59	11.78	3.20	30
Hertford -----	364.86	11.07	3.03	36
Hoke -----	315.74	5.59	1.77	82
Hyde -----	269.40	8.04	2.98	39
Iredell -----	427.26	14.54	3.403	23

<i>County</i>	<i>Per Capita Wealth</i>	<i>Per Capita Investment in W.S.S.</i>	<i>Per Cent of Per Capita Wealth Invested in W.S.S.</i>	<i>Standing</i>
Jackson -----	319.11	6.23	1.95	77
Johnston -----	426.88	9.02	2.113	71
Jones -----	365.82	11.74	3.21	29
Lee -----	420.99	18.25	4.33	4
Lenoir -----	421.97	11.42	2.70	51
Lincoln -----	371.93	11.51	3.09	33
Macon -----	247.19	7.14	2.88	45
Madison -----	288.42	10.81	3.77	15
Martin -----	518.34	8.67	1.67	85
McDowell -----	420.82*	10.35	2.4595	62
Mecklenburg -----	595.91	14.55	2.44	64
Mitchell -----	232.93	6.86	2.94	40
Montgomery -----	341.14	8.59	2.52	59
Moore -----	500.79	8.25	1.64	86
Nash -----	456.50	5.64	1.24	94
New Hanover -----	396.50	11.46	2.89	44
Northampton -----	412.36	10.14	2.46	63
Onslow -----	458.28	9.19	2.005	73
Orange -----	483.73	14.58	3.01	37
Pamlico -----	216.75	7.03	3.24	27
Pasquotank -----	392.19	13.09	3.337	26
Pender -----	328.74*	3.47	1.05	98
Perquimans -----	323.59	13.77	4.25	6
Person -----	284.99	8.97	3.17	32
Pitt -----	451.47	16.56	3.66	18
Polk -----	303.23	5.96	1.97	76
Randolph -----	321.18	6.85	2.13	70
Richmond -----	442.71*	11.01	2.49	60
Robeson -----	397.26	6.18	1.55	89
Rockingham -----	416.79	12.89	3.09	34
Rowan -----	455.91	15.47	3.38	25
Rutherford -----	295.24	7.74	2.62	56
Sampson -----	299.27	3.53	1.18	96
Scotland -----	435.63	6.37	1.46	90
Stanly -----	439.05	16.84	3.83	14
Stokes -----	272.83	6.89	2.52	58
Surry -----	373.88	15.10	4.23	9
Swain -----	489.73	12.11	2.47	61
Transylvania -----	539.21	7.61	1.41	92
Tyrrell -----	313.53	8.25	2.63	55
Union -----	327.06	16.40	5.01	1
Vance -----	519.27	12.35	2.38	65
Wake -----	491.20	10.99	2.24	68
Warren -----	347.57	10.12	2.911	43
Washington -----	347.09	6.31	1.818	81
Watauga -----	205.99	3.21	1.56	88
Wayne -----	444.77*	11.92	2.69	52
Wilkes -----	218.57	6.39	2.92	41
Wilson -----	507.01	19.05	3.76	16
Yadkin -----	228.42	8.07	3.97	12
Yancy -----	188.95	7.80	4.13	10
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North Carolina --	\$418.96	\$11.36	2.71	

*Represents 1917 valuation, as the 1918 figures are not available.

Standing of Counties in the Percentage of Wealth Invested in War Savings Stamps

<i>County</i>	<i>Standing</i>	<i>County</i>	<i>Standing</i>
Union -----	1	Lenoir -----	51
Greene -----	2	Wayne -----	52
Edgecombe -----	3	Alexander -----	53
Lee -----	4	Beaufort -----	54
Chowan -----	5	Tyrrell -----	55
Perquimans -----	6	Rutherford -----	56
Haywood -----	7	Camden -----	57
Avery -----	8	Stokes -----	58
Surry -----	9	Montgomery -----	59
Yancy -----	10	Richmond -----	60
Anson -----	11	Swain -----	61
Yadkin -----	12	McDowell -----	62
Catawba -----	13	Northampton -----	63
Stanly -----	14	Mecklenburg -----	64
Madison -----	15	Vance -----	65
Wilson -----	16	Bertie -----	66
Cabarrus -----	17	Craven -----	67
Pitt -----	18	Wake -----	68
Davie -----	19	Gates -----	69
Cleveland -----	20	Randolph -----	70
Burke -----	21	Johnston -----	71
Forsyth -----	22	Halifax -----	72
Iredell -----	23	Onslow -----	73
Alamance -----	24	Gaston -----	74
Rowan -----	25	Harnett -----	75
Pasquotank -----	26	Polk -----	76
Pamlico -----	27	Jackson -----	77
Davidson -----	28	Caldwell -----	78
Jones -----	29	Duplin -----	79
Henderson -----	30	Cumberland -----	80
Caswell -----	31	Washington -----	81
Person -----	32	Hoke -----	82
Lincoln -----	33	Graham -----	83
Rockingham -----	34	Ashe -----	84
Franklin -----	35	Martin -----	85
Hertford -----	36	Moore -----	86
Orange -----	37	Alleghany -----	87
Dare -----	38	Watauga -----	88
Hyde -----	39	Robeson -----	89
Mitchell -----	40	Scotland -----	90
Wilkes -----	41	Durham -----	91
Carteret -----	42	Transylvania -----	92
Warren -----	43	Columbus -----	93
New Hanover -----	44	Nash -----	94
Macon -----	45	Clay -----	95
Buncombe -----	46	Sampson -----	96
Guilford -----	47	Currituck -----	97
Cherokee -----	48	Pender -----	98
Granville -----	49	Bladen -----	99
Chatham -----	50	Brunswick -----	100

Only one County—Union—invested as much as five per cent of its wealth in War Savings Stamps; ten invested as much as four per cent; twenty-seven, as much as three per cent; thirty-five, as much as two per cent; twenty-five, as much as one per cent; and only two Counties—Bladen and Brunswick—invested less than one per cent of their wealth in War Savings Stamps.

North Carolina Compared With Other States

There is special difficulty in comparing the War Savings record of North Carolina with that of other States because, as has been stated before, the sales of Stamps in North Carolina have been figured at maturity value, while the sales for all the States published by the Treasury Department have been figured at the cash value, which varies from month to month. The following table,* however, gives the standing of the States in cash sales on December 31, 1918:

<i>State</i>	<i>Total Sales (Cash)</i>	<i>Per Capita Sales (Cash)</i>	<i>Standing Total Sales</i>	<i>Standing Per Cap. Sales</i>
Nebraska -----	27,450,189.85	21.18	11	1
Ohio -----	86,244,733.20	16.39	1	2
South Dakota--	9,911,807.81	16.38	32	3
Iowa -----	35,955,734.85	15.13	9	4
Oregon -----	12,887,111.48	14.94	28	5
Kansas -----	26,495,217.75	14.03	13	6
Indiana -----	40,821,176.90	14.00	7	7
Vermont -----	5,120,236.27	13.90	42	8
Montana -----	6,501,569.80	13.75	36	9
Washington --	21,349,745.64	13.70	17	10
Nevada -----	1,439,411.01	12.93	47	11
Missouri -----	44,522,304.61	12.54	6	12
Colorado -----	12,591,100.72	12.42	30	13
Wisconsin ----	30,911,994.53	12.19	10	14
California ----	36,705,533.59	11.92	8	15
Utah -----	5,274,317.28	11.85	40	16
New Hampshire	5,252,890.79	11.78	41	17
Minnesota ----	27,390,858.62	11.75	12	18
Connecticut ---	15,667,193.94	11.74	23	19
West Virginia	16,124,803.94	11.35	22	20
Arizona -----	2,784,738.32	10.56	44	21
Maine -----	7,929,762.90	10.11	34	22
Texas -----	45,501,752.27	9.94	5	23
Idaho -----	4,347,989.42	9.69	43	24
Tennessee ----	22,119,226.12	9.49	16	25

*In the table the District of Columbia, whose total sales amounted to \$5,882,850.40 and per capita sales \$15.93, has been omitted in order that the standings of the States might be better compared with one another. And for the same reason California, New York, and Pennsylvania each has been considered as a unit instead of dividing it into sections as was done, for the same of convenience, during the campaign.

<i>State</i>	<i>Total Sales (Cash)</i>	<i>Per Capita Sales (Cash)</i>	<i>Standing Total Sales</i>	<i>Standing Per Cap. Sales</i>
Wyoming -----	1,349,487.58	9.48	48	26
Rhode Island --	5,917,095.42	9.37	37	27
Delaware -----	2,189,639.17	9.32	45	28
Illinois -----	58,519,777.37	9.32	4	29
Oklahoma -----	20,334,878.66	8.78	20	30
North Dakota--	5,758,515.00	8.66	39	31
North Carolina	21,085,388.00	8.66	18	32
Kentucky -----	20,951,884.21	8.64	19	33
Pennsylvania -	69,109,645.10	8.17	3	34
New York-----	83,574,795.98	7.85	2	35
Mississippi ---	14,668,967.67	7.35	24	36
Louisiana ----	13,656,584.73	7.32	27	37
Arkansas ----	12,785,006.63	7.20	29	38
Michigan -----	23,262,967.05	6.73	15	39
Virginia -----	14,662,008.82	6.50	25	40
Massachusetts	24,786,876.63	6.35	14	41
Maryland -----	8,429,669.48	5.98	33	42
Florida -----	5,746,675.46	5.57	38	43
New Jersey ---	17,050,372.44	5.46	21	44
New Mexico --	1,902,412.46	5.44	46	45
Georgia -----	13,758,550.50	4.78	26	46
South Carolina	7,713,522.23	4.69	35	47
Alabama -----	10,668,499.20	4.48	31	48
United States	1,015,067,471.80	9.64		

Analysis of the above table shows that in total sales, cash value, North Carolina stood 18th and in per capita sales 32nd among the 48 States. In both total and per capita sales North Carolina led all the Southern States except Tennessee and Texas. Its total sales lacked only about \$1,000,000 being as much as the sales of Virginia and South Carolina combined, and its per capita sales but \$2.53 being as much as theirs combined. In its per capita sales it was ahead of Pennsylvania, New York, Massachusetts, Maryland, Michigan, and New Jersey, as well as the Southern States except Tennessee and Texas.

Per Capita Savings

The success of the War Savings Campaign in increasing the savings of our people is shown clearly by the per capita savings figures of the country in 1914 and again in 1918. The following table, for which one is indebted to Mr. Milton W. Harrison of the Savings Bank Section of the American Bankers Association, shows the per capita savings in Banks and Trust Companies of the United States, of each section of the United States, and of each State in 1914 and in 1918, together with the percentage of increase:

Savings in Banks and Trust Companies

	<i>Per Capita Savings 1914</i>	<i>Per Capita Savings 1918</i>	<i>Percentage Increase</i>
NEW ENGLAND STATES—			
Maine -----	\$201.81	\$244.16	20.9
New Hampshire -----	245.39	297.63	21.3
Vermont -----	244.07	338.43	38.7
Massachusetts -----	240.91	291.99	21.6
Rhode Island -----	258.31	285.12	10.3
Connecticut -----	288.80	377.59	30.7
Total -----	245.78	295.93	20.3
EASTERN STATES—			
New York -----	226.32	245.88	8.6
New Jersey -----	111.84	150.77	34.8
Pennsylvania -----	101.85	106.65	4.7
Delaware -----	77.89	117.71	51.1
Maryland -----	113.76	145.25	27.7
Washington, D. C. -----	31.13	75.74	143.3
Total -----	157.25	174.14	10.7
SOUTHERN STATES—			
Virginia -----	31.89	44.89	41.1
West Virginia -----	52.08	68.92	32.3
North Carolina -----	17.20	24.24	40.9
South Carolina -----	21.24	33.49	57.7
Georgia -----	17.53	28.14	60.5
Florida -----	19.50	39.20	101.1
Alabama -----	13.02	13.73	5.4
Mississippi -----	9.20	19.29	108.5
Louisiana -----	23.12	30.04	25.6
Texas -----	5.11	10.10	97.6
Arkansas -----	7.20	11.06	53.6
Kentucky -----	21.08	28.11	33.3
Tennessee -----	17.37	28.64	64.2
Total -----	18.45	26.73	44.9
MIDDLE WEST STATES—			
Ohio -----	85.68	128.70	50.2
Indiana -----	44.57	62.61	40.
Illinois -----	82.30	103.52	25.7
Michigan -----	96.18	150.47	56.4
Wisconsin -----	74.88	108.91	45.4
Minnesota -----	92.51	147.14	59.
Iowa -----	114.83	169.46	47.5
Missouri -----	44.77	53.92	20.4
Total -----	72.48	100.97	39.3

	<i>Per Capita Savings 1914</i>	<i>Per Capita Savings 1918</i>	<i>Percentage Increase</i>
WESTERN STATES—			
North Dakota -----	34.64	131.55	279.1
South Dakota -----	77.02	137.15	77.8
Nebraska -----	63.82	101.61	59.3
Kansas -----	29.43	49.01	66.1
Montana -----	62.05	146.09	135.4
Wyoming -----	80.61	101.38	25.7
Colorado -----	62.33	96.06	54.1
New Mexico -----	20.66	33.29	61.1
Oklahoma -----	10.57	26.88	154.3
Total -----	38.21	76.78	101.1
PACIFIC STATES—			
Washington -----	60.01	87.52	45.8
Oregon -----	46.03	69.08	50
California -----	198.74	244.22	22.8
Idaho -----	28.22	61.22	116.9
Utah -----	75.06	108.54	44.6
Nevada -----	68.44	116.50	70.2
Arizona -----	33.85	171.84	407.6
Total -----	122.66	170.05	46.9
UNITED STATES -----	89.11	113.45	27.3

Adding \$20.00 to the per capita savings of one of the New England States, whose savings were already over \$200.00 per capita, meant an increase of only ten per cent. But adding that much to the per capita savings of North Carolina, whose savings in banks were only \$24.24 in 1918, meant an increase of nearly 100 per cent. The savings of North Carolina now is \$35.60 per capita, representing an increase of 46.8 per cent, which is directly traceable to the War Savings Campaign. The savings of the United States now is \$123.45 per capita, representing an increase of about 8 per cent, directly traceable to the War Savings Campaign. A comparison of North Carolina with the other States of the Union would show that the War Savings Campaign increased its per capita savings by a larger percentage than the War Savings Campaign increased the per capita savings of any other except a Southern State. This is, of course, attributable to the smallness of the per capita savings of North Carolina and the other Southern States when the War Savings Campaign began; but the big increase indicates, none the less, the success of the War Savings Campaign in promoting savings.

Enormity of the War Savings Allotment

The enormity and, in fact, the utter impossibility of accomplishment of the War Savings task measured in terms of money is shown by a comparison of results under different bases of allotment.

Had the War Savings allotment been made on the basis of bank resources on December 31, 1917, as the four Liberty Loan allotments

were made, it would have been but \$12,000,000; on the basis of population it was four times that much. Had the Liberty Loan allotments of the first four loans combined been made on the basis of population, it would have been \$336,000,000; on the basis of bank resources it was only a little more than a third that much.

Had the War Savings allotment been made on the basis of savings deposits on January 1, 1918, it would have been but \$12,500,000. Had every dollar asked for War Savings in 1918 been drawn out of the savings banks of the country and had each State reached its allotment, the savings banks deposits of the country would have been depleted only 21 per cent, while the savings banks deposits of North Carolina would have been depleted 82 per cent. In other words, the War Savings allotment would have taken over four-fifths of the accumulated savings of North Carolina as compared with one-fifth of the savings of the nation as a whole.

Had the War Savings allotment been made on the basis of per capita wealth—figuring the per capita wealth of the United States at \$2,500, which is only an estimate, and of North Carolina, at \$418.96—it would have been \$8,000,000; on the basis of population it was over six times that much.

It appears, therefore, that population was the one basis of allotment that made the War Savings task humanly impossible of accomplishment.

Retail Merchants' Division

What the Retail Merchants' Division of the War Savings Committee did is one of the bright spots in the campaign. As has already been stated, the division was organized in May, 1918, with Mr. John L. Gilmer as State Chairman and Mr. Frank E. Griffith as State Secretary, and set to the task of selling \$2,312,093.00 worth of War Savings Stamps during the year. Under the plan of organization already outlined, the State was divided into nine districts. The following table shows what the State as a whole, what each district, and what each city or town accomplished in sales:

	<i>Allotment</i>	<i>Amt. Sold</i>	<i>Per Cent Sold</i>	<i>Chairman</i>
North Carolina	\$2,312,093	\$3,230,352.25	139	John L. Gilmer
DISTRICTS—				
Elizabeth City	\$161,249.00	\$189,766.93	117	W. P. Duff
New Bern	520,687.00	353,531.01	67	L. H. Cutler, Jr.
Henderson	257,022.00	306,267.05	119	R. G. S. Davis
Hamlet	143,414.00	188,036.31	131	J. Paul Leonard
Raleigh	345,778.00	421,143.73	121	William Perlstein
Winston-Salem	531,447.00	560,048.27	105	F. E. Griffith
Charlotte	411,383.00	486,354.62	118	J. F. Morris
Marion	168,693.00	274,839.18	162	J. H. Tate
Asheville	196,762.00	450,364.85	228	Archibald Nichols

	<i>Allotment</i>	<i>Amt. Sold</i>	<i>Per Cent Sold</i>	<i>Chairman</i>
100% Towns—				
Ahoskie -----	4,572.00	5,127.00	112	F. H. Weaver
Albemarle -----	10,474.00	11,963.10	113	W. H. Snuggs
Andrews -----	5,083.00	19,041.25	374	M. H. Whitaker
Apex -----	4,219.00	8,601.25	204	Samuel Watkins
Arcola -----	1,100.00	7,240.00	658	W. R. Reel
Asheboro -----	9,682.00	13,831.50	143	S. B. Stedman
Asheville -----	92,871.00	276,001.00	296	Archibald Nichols
Atlantic -----	1,000.00	1,656.00	165	Dennis Mason
Ayden -----	4,702.00	4,802.50	102	R. W. Smith
Badin -----	12,319.00	13,571.75	110	J. W. Frazier
Bakersville -----	1,750.00	2,300.00	131	W. B. Young
Battleboro -----	1,850.00	5,058.00	274	M. C. Braswell
Beaufort -----	12,293.00	25,981.40	211	D. M. Jones
Belmont -----	5,900.00	7,176.25	122	W. R. Suggs
Benson -----	4,602.00	10,678.37	232	Preston Woodall
Bladenboro -----	2,300.00	2,577.35	112	R. C. Bridger
Bonlee -----	500.00	10,375.00	2075	I. H. Dunlap
Bostic -----	1,000.00	1,705.00	170	L. S. Thomas
Brevard -----	4,547.00	4,695.80	103	B. W. Trantham
Bryson City -----	4,224.00	12,753.75	302	J. L. Gibson
Burgaw -----	4,732.00	6,226.75	131	J. L. Harrell
Burlington -----	23,798.00	60,918.27	251	Lynn W. Whitted
Cane River -----	1,250.00	4,008.25	320	R. A. Radford
Canton -----	6,300.00	7,394.89	117	J. T. Duckworth
Cerro Gordo -----	1,900.00	9,835.75	517	J. L. Williamson
Chadbourn -----	6,147.00	6,976.00	112	C. F. Shelton
Chapel Hill -----	5,686.00	10,471.91	181	R. Clyde Andrews
Chapenoke -----	1,400.00	4,021.23	287	G. D. Towe
Charlotte -----	168,367.00	201,527.00	113	W. T. McCoy
Cherokee -----	800.00	14,015.00	1752	T. M. Jenkins
Clarkton -----	2,300.00	3,565.00	155	J. A. Singletary
Clayton -----	7,132.00	13,928.00	195	J. D. Barbour
Cliffside -----	1,730.00	9,447.00	546	Z. O. Jenkins
Clyde -----	1,750.00	2,660.50	152	Edwin Fincher
Concord -----	43,139.00	56,519.50	131	J. E. Davis
Connelly Springs -----	1,750.00	6,022.12	338	D. P. Hudson
Crabtree -----	800.00	4,332.25	541	F. W. Messer
Dallas -----	5,262.00	6,274.00	119	E. M. Rhyne
Dunn -----	9,022.00	14,366.80	159	Marvin Wade
Durham -----	90,292.00	90,418.50	100	L. B. Markham
Edenton -----	13,814.00	15,135.85	109	D. B. Liles
Elizabeth City -----	41,639.00	74,707.28	179	W. P. Duff
Elkin -----	6,187.00	19,375.00	311	E. F. McNeer
Ellerbee -----	1,700.00	2,250.00	132	J. R. Bennett
Elm City -----	4,219.00	12,251.25	290	W. M. Wells
Elon College -----	1,100.00	1,622.28	147	H. H. Kimsey
Ellenboro -----	1,500.00	2,000.00	133	A. S. Harrill
Farmville -----	5,400.00	28,066.25	579	A. H. Joyner
Franklin -----	1,750.00	3,867.00	221	C. W. Hames
Franklinton -----	6,141.00	6,922.28	112	R. D. Collins
Franklinville -----	4,050.00	5,265.00	130	J. H. Marley
Four Oaks -----	1,750.00	2,090.00	114	J. G. Massengile

	<i>Allotment</i>	<i>Amt. Sold</i>	<i>Per Cent Sold</i>	<i>Chairman</i>
Goldsboro -----	30,229.00	31,201.31	103	Graves J. Smith
Greensboro -----	77,852.00	81,947.50	105	C. H. McKnight
Green Mountain -	1,000.00	1,305.00	130	J. W. Howell
Hamilton -----	1,900.00	6,260.00	329	P. L. Salsburg
Hamlet -----	10,755.00	15,691.00	145	L. A. Patrick
Heaton -----	800.00	2,075.47	259	J. M. Heaton
Henderson -----	22,738.00	56,611.95	205	R. G. S. Davis
Hendersonville --	16,497.00	33,502.25	203	John T. Wilkins
Hertford -----	10,112.00	14,934.75	147	J. C. Blanchard
Hickory -----	20,644.00	28,288.75	137	J. A. Moretz
High Point -----	47,049.00	49,605.25	105	Ed. Freeze
Hillsboro -----	5,006.00	13,875.07	277	C. M. Andrews
Hookerton -----	3,100.00	18,953.63	611	N. F. Palmer
Hot Springs -----	2,150.00	7,301.50	349	Ira Plemmons
Huntersville ----	4,392.00	8,237.00	187	S. C. Choat
Jackson -----	3,994.00	5,978.83	149	E. S. Bowers
Jackson Springs -	1,000.00	1,161.70	116	W. L. Holliday
Jonesboro -----	4,669.00	9,739.75	208	R. A. Watson
Kings Mountain -	10,977.00	14,725.50	134	C. Mauney
Kinston -----	34,626.00	53,736.50	161	Dan Quinerly
Lake Toxaway --	1,100.00	4,523.50	411	C. R. McNeely
Laurinburg -----	11,493.00	16,147.25	140	A. F. Blue
Lexington -----	20,605.00	41,091.86	150	T. C. Hinkle
Louisburg -----	8,786.00	12,224.20	139	G. W. Ford
Macon -----	2,600.00	2,715.00	104	Lawrence Coleman
Madison -----	5,114.00	14,025.25	274	A. W. Daniel
Maiden -----	3,919.00	4,302.75	109	S. M. Finger
Manteo -----	2,750.00	4,650.50	168	C. W. Davis
Marion -----	6,617.00	48,317.00	730	J. H. Tate
Marshall -----	4,839.00	8,380.00	173	E. R. Tweed
Mars Hill -----	1,750.00	2,156.00	123	R. L. Gibbs
Maggie -----	1,750.00	4,588.76	262	F. G. Rippetoe
Mocksville -----	5,249.00	6,773.44	129	Rufus B. Sanford
Moncure -----	900.00	2,053.58	229	T. B. Maddox
Monroe -----	20,205.00	27,037.50	133	J. Watt Hamilton
Mooreville -----	16,830.00	17,400.00	103	C. A. Mayhew
Morehead City --	10,091.00	12,352.17	122	R. H. Dowdy
Morganton -----	13,423.00	59,976.50	446	Nathan Lazarus
Mt. Airy -----	19,026.00	27,328.25	143	J. F. Prather
Mt. Gilead -----	4,668.00	10,541.32	226	T. R. Baldwin, Jr.
Mt. Olive -----	5,062.00	19,372.00	382	S. D. Broadhurst
Mt. Holly -----	5,301.00	9,244.25	174	H. R. Lewis
Murphy -----	5,735.00	11,877.25	207	C. A. Brown
Marshville -----	2,750.00	7,600.00	276	J. M. Edwards
Nashville -----	4,050.00	9,990.92	246	R. M. Collins
Norlina -----	4,162.00	5,630.15	135	H. C. Fleming
N. Wilkesboro ---	12,414.00	13,163.72	106	J. E. Spainhour
Oak City -----	1,750.00	2,046.00	117	H. S. Everetts
Old Fort -----	3,994.00	5,326.50	133	I. L. Copeland
Oxford -----	14,937.00	17,410.75	116	R. W. White
Ore Hill -----	900.00	1,050.00	116	D. K. Taylor

	<i>Allotment</i>	<i>Amt. Sold</i>	<i>Per Cent Sold</i>	<i>Chairman</i>
Pee Dee -----	3,150.00	5,298.83	167	W. R. Boggan
Pikeville -----	1,950.00	2,516.00	128	W. E. Hales
Proctor -----	800.00	1,374.80	171	J. G. Horner
Pleasant Garden	500.00	1,173.25	234	C. H. McKnight
Raeford -----	4,050.00	9,493.48	234	T. A. Nesbitt
Ramseur -----	5,058.00	5,709.75	112	C. B. Smith
Rockingham ----	10,667.00	40,780.25	382	E. A. Allen
Rocky Mount ----	39,852.00	40,370.33	126	P. L. Thigpen
Roxboro -----	7,054.00	13,235.75	172	A. M. Burns
Rural Hall -----	1,750.00	4,155.00	237	A. L. Payne
Robbinsville ----	1,200.00	2,519.50	209	Walter Wiggins
Salisbury -----	35,406.00	39,566.50	112	C. G. McCurdy
Saluda -----	1,750.00	3,293.00	182	Dr. G. R. Little
Sanford -----	6,795.00	20,904.00	307	L. P. Wilkins
Shelby -----	9,987.00	16,821.71	169	L. P. Holland
Siler City -----	4,395.00	12,986.25	296	J. Spreight Wrenn
Smithfield -----	6,667.00	6,671.25	100	H. C. Woodall
Snow Hill -----	3,600.00	8,035.75	223	W. T. Exum
Southern Pines --	1,994.00	3,400.58	176	C. T. Patch
Spencer -----	18,036.00	20,831.75	115	H. P. Brandis
Spring Hope ----	5,962.00	9,472.00	159	B. F. Wood
Stantonsburg ----	900.00	1,800.00	200	W. H. Applewhite
Statesville -----	22,763.00	44,501.50	196	A. W. Bunch
Stem -----	1,000.00	5,562.76	556	J. H. Gooch
Stoneville -----	2,700.00	2,845.00	105	R. L. Stoneville
Stovall -----	1,500.00	3,720.00	248	J. G. Harris
Summerfield ----	1,000.00	1,885.00	188	C. H. McKnight
Sylva -----	3,994.00	6,150.50	155	M. Buchannon
South Mills ----	1,250.00	2,913.00	233	W. J. Eure
Spruce Pine ----	2,100.00	4,090.00	195	S. B. Cannon
Tarboro -----	20,412.00	25,095.27	123	J. E. Simmons
Thomasville ----	19,190.00	25,753.25	134	J. A. Morris
Trenton -----	3,900.00	5,473.71	112	S. H. Haywood
Troy -----	5,242.00	5,813.90	110	Barna Allen
Tryon -----	4,116.00	5,763.00	140	B. L. Ballinger
Valdese -----	1,500.00	2,920.00	194	J. M. Brinkley
Wadesboro -----	10,861.00	72,547.25	658	L. D. Rivers
Wagram -----	3,700.00	10,314.15	279	W. G. Buie
Wake Forest ----	7,144.00	11,090.00	155	W. I. Holding
Warrenton -----	4,725.00	7,077.13	171	Alpheus Jones
Waynesville ----	9,940.00	12,146.45	122	S. H. Bushnell
Whitakers -----	4,106.00	4,118.00	100	Z. G. Mann
Wilson -----	33,248.00	38,551.75	116	G. T. Fulgher
Windsor -----	3,494.00	18,085.00	517	J. T. Stokes
Winston-Salem --	112,394.00	155,497.00	138	J. F. Morris
Winton -----	3,994.00	16,718.75	418	W. H. Lassiter
Zebulon -----	1,700.00	3,988.00	236	R. D. Nichols
Winfall -----	1,750.00	2,050.00	101	W. P. Duff

	<i>Allotment</i>	<i>Amt. Sold</i>	<i>Per Cent Sold</i>	<i>Chairman</i>
TOWNS LESS THAN 100%				
Aberdeen -----	4,387.00	1,036.25	24	F. H. Weaver
Bath -----	1,600.00	10.00	.6	T. A. Brooks
Belhaven -----	14,159.00	61.25	.4	D. Lesofsky
Bessemer City ---	7,567.00	2,884.05	38	J. H. Wilkins
Bethel -----	1,700.00	500.00	29	H. V. Staton
Biscoe -----	4,219.00	1,918.75	45	A. W. Burt
Black Mountain -	2,100.00	1,150.00	54	W. H. McMurray
Bixby -----	500.00	200.00	40	J. H. Robertson
Belvedere -----	1,750.00	500.00	20	W. P. Duff
Candor -----	1,000.00	300.00	30	D. S. Hurley
Carthage -----	5,507.00	540.00	10	F. S. Cole
Cherryville -----	5,506.00	3,343.93	41	L. C. McDowlel
Clinton -----	5,450.00	4,336.50	79	H. L. Boyd
Columbia -----	5,456.00	1,407.00	25	S. J. Holloway
Columbus -----	1,500.00	236.00	15	C. E. Shore
Cornelius -----	7,301.00	1,105.00	15	T. P. Howard
Creedmore -----	1,500.00	799.00	52	A. B. Allen
Currituck C. H.---	1,000.00	745.25	74	
Dellwood -----	800.00	640.00	80	C. A. Campbell
Dover -----	3,750.00	2,385.00	63	W. L. Bell
East Bend -----	5,287.00	3,222.25	61	H. E. Davis
Elizabethtown ---	2,300.00	1,864.75	81	Jas. H. Clark
Fairmont -----	4,387.00	2,598.15	39	W. N. Hubbard
Faison -----	4,050.00	416.38	10	Malcohn McKays
Fayetteville -----	34,875.00	30,687.36	88	Jacob Stein
Forest City -----	10,879.00	4,052.00	36	P. D. Harrell
Fremont -----	4,707.00	1,088.25	23	C. R. Aycock
Garysburg -----	1,600.00	665.00	41	W. H. Joyner
Gastonia -----	28,505.00	10,854.75	38	W. B. Morris
Gibson -----	3,700.00	1,275.00	34	Vesper Adams
Gibsonville -----	5,087.00	3,750.00	73	J. W. Burke
Glen Alpine -----	1,750.00	1,550.00	92	A. M. Davis
Graham -----	12,319.00	9,370.00	75	W. P. Green
Greenville -----	20,299.00	13,544.50	66	Geo. B. W. Hadley
Halifax -----	2,750.00	1,325.10	48	T. S. Dickens
Haw River -----	5,256.00	3,681.75	68	J. W. Simmons
Hobgood -----	1,750.00	610.25	35	Leon G. Shields
Hope Mills -----	4,700.00	553.50	12	J. A. Bynum
Harris -----	800.00	388.07	48	L. Williamson
Kenly ----	3,949.00	2,190.00	55	R. A. Hale
LaGrange -----	5,456.00	227.95	4	R. M. Harper
Leaksville-----	20,205.00	10,621.00	52	R. E. Wall
Spray -----				
Draper-----				
Lenoir -----	16,650.00	10,684.00	64	H. W. Courtney
Liberty -----	1,750.00	1,059.25	60	A. L. McPherson

	<i>Allotment</i>	<i>Amt. Sold</i>	<i>Per Cent Sold</i>	<i>Chairman</i>
Lincolnton -----	7,443.00	4,737.00	63	J. L. Thompson
Lillington -----	2,100.00	1,096.00	52	H. F. Atkins
Lowell -----	4,950.00	1,902.25	38	J. Lynn Roberson
Lumberton -----	11,638.00	3,154.40	26	R. H. Crichton
Marshallburg ---	800.00	455.65	57	E. H. Davis
Maxton -----	6,539.00	1,945.00	29	J. E. Morrison
Maysville -----	3,919.00	1,334.05	34	A. C. Foscue
McAdenville ----	4,864.00	386.00	8	J. W. Little
Mebane -----	5,116.00	3,993.14	78	H. E. Wilkinson
Merry Oaks -----	3,700.00	138.50	3	L. G. Gunter
Mt. Pleasant ----	3,919.00	2,335.00	59	H. E. Foil
Murfreesboro ---	4,962.00	1,298.27	26	E. N. Evans
New Bern -----	49,307.00	17,613.81	35	L. H. Cutler, Jr.
Newton -----	11,464.00	6,534.25	57	C. D. Drum
Northampton RFD	1,000.00	661.25	66	
Oriental -----	3,994.00	1,335.00	33	A. W. Haskins
Pantego -----	2,500.00	935.00	57	C. P. Aycock
Pittsboro -----	4,390.00	3,544.00	80	A. H. London
Plymouth -----	10,727.00	4,231.00	40	W. R. Hampton
Pollocksville ---	2,900.00	925.50	32	H. A. Chadwick
Powells Point ---	1,000.00	688.00	69	W. P. Duff
Raleigh -----	95,016.00	60,603.00	63	William Perlstein
Randleman -----	9,070.00	830.00	9	J. G. Brown
Red Springs ----	5,389.00	4,024.47	74	John J. Thrower
Reidsville -----	23,859.00	8,223.50	34	R. H. Tucker
Roanoke Rapids -	8,267.00	1,186.90	14	J. W. House
Robertsville ----	4,440.00	172.58	4	R. L. Smith
Roper -----	5,175.00	4,373.14	84	J. W. Williams
Rosemary -----	6,412.00	2,895.56	45	Geo. L. Hayes, Jr.
Rowland -----	4,050.00	870.00	21	J. McR. Bracy
Rutherfordton ---	5,256.00	4,311.52	82	W. J. McDaniel
Rich Square ----	2,000.00	301.00	15	E. S. Bowers
Salemburg -----	3,700.00	850.00	23	A. E. Royall
Scotland Neck ---	8,543.00	35.00	4	Lewis B. Sutor
Seaboard -----	1,850.00	1,309.00	76	R. W. Edwards
Selma -----	6,588.00	725.00	11	W. L. Stancil
Severn -----	1,600.00	105.00	6	C. H. Britt
Star -----	800.00	70.00	8	Ernest Freeman
Stokesdale -----	1,950.00	320.00	16	D. P. Lemons
Stoney Point ----	800.00	95.50	10	J. M. Miller
Toecane -----	1,000.00	727.25	72	Blevins Bros.
Tyner -----	800.00	209.00	26	W. P. Duff
Union Mills ----	1,200.00	685.00	57	J. D. Morris
Vanceboro -----	3,900.00	26.80	6	W. C. White
Vandemere -----	3,100.00	1,474.50	47	C. H. Flowers
Vein Mountain --	800.00	325.75	40	H. M. Whitaker

	<i>Allotment</i>	<i>Amt. Sold</i>	<i>Per Cent Sold</i>	<i>Chairman</i>
Walnut Cove -----	3,487.00	1,999.25	57	P. T. Harrington
Washington -----	30,744.00	12,818.41	41	F. S. Worthy
Weldon -----	9,893.00	8,172.75	82	L. W. Murphy
Wendel -----	4,050.00	3,608.00	89	Oscar Griswald
Williamston -----	7,789.00	137.00	2	Simon Rutenburg
Wilmington -----	127,451.00	104,920.49	82	George Honnet
Woodland -----	1,250.00	335.00	26	E. S. Bowers
Woodlawn -----	1,850.00	1,500.00	81	M. L. Good
Waxhaw -----	4,130.00	263.00	6	J. A. Williams
Yanceyville -----	1,750.00	1,100.00	62	W. N. Harrelson

The following are the twenty leading towns of the State in the sale of War Savings Stamps by their retail merchants:

<i>Town</i>	<i>Per Cent Allot- ment Sold</i>	<i>Standing</i>	<i>Chairman</i>
Bonlee -----	2075	1	I. H. Dunlap
Cherokee -----	1752	2	T. M. Jenkins
Marion -----	730	3	J. H. Tate
Arcola -----	658	4	W. R. Reel
Wadesboro -----	658	5	L. D. Rivers
Hookerton -----	611	6	N. F. Palmer
Farmville -----	579	7	A. H. Joyner
Stem -----	556	8	J. H. Gooch
Cliffside -----	546	9	Z. O. Jenkins
Crabtree -----	541	10	F. W. Messer
Cerro Gordo -----	517	11	J. L. Williamson
Windsor -----	517	12	J. T. Stokes
Morganton -----	446	13	Nathan Lazarus
Winton -----	418	14	W. H. Lassiter
Lake Toxaway -----	411	15	C. R. McNeely
Mt. Olive -----	382	16	S. D. Broadhurst
Rockingham -----	382	17	E. A. Allen
Andrews -----	374	18	M. H. Whitaker
Hot Springs -----	349	19	Ira Plemmons
Connelly Springs -----	338	20	D. P. Hudson

The following is a record of the merchants' division in the seven largest cities of the State:

	<i>Quota</i>	<i>Sales</i>	<i>Per Cent</i>	<i>Chairman</i>
Asheville -----	\$ 92,871.00	276,001.00	296	Archibald Nichols
Winston-Salem --	112,394.00	155,497.00	138	J. F. Morris
Charlotte -----	168,367.00	201,527.00	113	W. T. McCoy
Greensboro -----	77,852.00	81,947.00	105	C. H. McKnight
Durham -----	90,292.00	90,418.50	100	L. B. Markham
Wilmington -----	127,451.00	104,920.49	82	George Honnet
Raleigh -----	95,016.00	60,603.00	62	William Perlstein

The Retail Merchants of North Carolina led the Nation in sales, as shown by the following excerpt from a recent letter of congratulation by Mr. Harold Braddock, Director, Savings Division, War Loan Organization, Washington:

"It may be of interest to you to know that in no other State has the Retail Merchants' Division accomplished such gratifying sales. On several occasions the smaller towns have succeeded in overselling their quotas to the amount of four hundred per cent, but no State has made a record to be even compared with yours."

Negroes

What the Negroes of North Carolina, who constitute 36 per cent of the total population, actually accomplished in War Savings cannot be determined with any degree of accuracy for the reason that no separate records either of pledges or sales were made for the races. In pledges it was noteworthy that the 14 black counties of the State pledged a larger per cent of their allotment than the State as a whole, that the 19 counties that subscribed or oversubscribed their allotment had a larger percentage of Negroes than the State as a whole, that the 49 Counties that had more than an average colored population pledged above the average of the State, that the 51 Counties that pledged 15 per cent over the average for the State had 4 per cent over an average of the colored population of the State. In sales the record of the Negroes is equally incomplete. No effort whatever has been made to ascertain the amount of Stamps owned by Negroes. But it is worth noting that Edgecombe County—one of the two Counties of the State that oversold its allotment, the other one being Forsyth—has a population 60 per cent colored. The following table shows the per cent of colored population and the per cent of its War Savings allotment sold in each of the 14 black Counties:

<i>County</i>	<i>Per Cent Colored</i>	<i>Per Cent Allotment Sold</i>	<i>Standing</i>
Warren -----	66	50.64	48
Halifax -----	64	48.59	51
Edgecombe -----	60	106.58	2
Hertford -----	59	55.35	39
Bertie -----	58	38.61	67
Northampton -----	58	50.72	47
Craven -----	57	53.03	45
Scotland -----	55	31.87	80
Chowan -----	54	75.66	13
Anson -----	52	72.02	20
Caswell -----	51	34.19	79
Vance -----	50	61.79	29
Perquimans -----	50	68.86	24
Pasquotank -----	50	65.48	26
North Carolina -----	36	56.80	

Six of the fourteen black counties sold more than the average per cent for the State, ten of them rank in the first half and six of them in the first third of the Counties. So it appears, beyond a doubt, that the Negro either bought his proportionate part of War Savings Stamps or else made it possible for the white person near him to buy more than his part. The colored people did credit to their race in the War Savings Campaign.

North Carolina's Record in Dollars

If one measures North Carolina's War Savings record in terms of money he finds that the record is incomplete. That is, North Carolina, asked to sell among its people \$48,666,380, sold only \$27,649,397; asked to sell 100 per cent of its allotment, it sold only 56.80 per cent; asked to invest \$20 per capita, it invested only \$11.36; asked to invest nearly 5 per cent of its wealth in War Savings Stamps, it invested only 2.71 per cent.

Reasons Why Allotment Not Attained

At present the reasons why North Carolina did not and could not attain its allotment are clearly understood by the people; but in the years to come the obstacles confronting the campaign may be forgotten or overlooked and the campaign itself stand as the only uncompleted War obligation of the State. For the sake of history, therefore, it is proper here to set down the difficulties—some of them insuperable—that the campaign had to encounter.

Other Campaigns

In the first place, the War Savings Campaign was sidetracked, off and on, the year round to give the main line to other War efforts. In April, for instance, it had to give way for the Third Liberty Loan; in May, for the Red Cross Campaign; in September, for the Fourth Liberty Loan; and in November, for the Allied War Relief Campaign. Only during the lean months of June, July, and August did War Savings have the right-of-way.

Epidemic of Influenza

In the second place, the War Savings Campaign was almost completely paralyzed by the first epidemic of influenza—the one in October. October had been given over to pledge-redemption in order not to interfere with the Fourth Liberty Loan subscriptions. The clerical work incident to the pledge-redemption campaign and the field work necessary to keep the clerical work going were both practically stopped

by the epidemic. At one time six of the eight field representatives were out on account of the influenza. The series of district conferences in November to plan for the December drive was greatly affected. As has already been stated, the conference at Raleigh had to be held in sections, the one at Asheville had to be moved to Hendersonville, the one at Salisbury had to be moved to Statesville, and the attendance at all of them was greatly reduced.

Armistice

In the midst of the November conferences came the signing of the Armistice and the end of fighting. At once the people felt that the War was over, that the Government did not need any more money. Plans had been laid at the district conferences to combat a reaction by having the War workers in every community meet on Thanksgiving Day. But once more the elements were at enmity with War Savings plans and the Thanksgiving Day meetings were rained out quite as completely as the North Carolina Day meetings had been rained out in December, 1917. Then, too, a recrudescence of the influenza neutralized what enthusiasm and determination to put the State "over the top" had been engendered during the November conferences.

Prices of Cotton and Peanuts

But in spite of the reaction due to the Armistice and the enervation due to the influenza, the people of North Carolina were preparing to make a determined effort during December. Then it was that two other untoward events arose. Farmers of the Eastern counties had incurred expense of production and in June had pledged to buy Stamps on the basis of thirty-five cent cotton and ten-cent peanuts, which they had been led to expect. But during the Fall the price of cotton had dropped to twenty-five cents and the peanut market was sluggish even at five cents. Local bankers had financed farmers in making and housing their crops and expected to receive payment of the outstanding notes during the Fall. But the farmers did not market their crops, waiting for better prices, and consequently, the banks were unable to lend them money with which to redeem their War Savings pledges. The result was that thousands of perfectly good War Savings pledges were unredeemed on December 31.

Shortage of Supply of Stamps

On the last few days of the campaign the shortage of stamps was general throughout the State. Rocky Mount and Winston-Salem, for instance, were completely out of stamps on December 30 and 31. Where the postoffices, banks, and other agencies were properly ad-

vised, they received the money tendered for Stamps, gave their receipts for it, and delivered the Stamps as early in the New Year as they were received. But it is to be feared that a large percentage of the agencies did not adopt this plan and lost the sales altogether.

That many who were unable, for one reason or another, to buy the Stamps in December for which they had pledged, redeemed their pledges, in spirit if not in letter, by purchasing Stamps in January is shown by the fact, as announced in Washington, that North Carolina during January led all the Southern States east of the Mississippi both in total and per capita sales. The January sales of the other Southern States east of the Mississippi is as follows:

<i>State</i>	<i>Total Sales in January</i>	<i>Per Capita Sales in January</i>
Virginia -----	1,290,784	.58
North Carolina -----	2,043,184	.82
South Carolina -----	838,013	.50
Georgia -----	1,569,042	.53
Florida -----	308,355	.82
Alabama -----	634,706	.26
Mississippi -----	1,005,790	.50
Louisiana -----	793,123	.42
Tennessee -----	1,086,274	.47

When one considers these difficulties of the War Savings Campaign—the other War efforts that side-tracked it, the epidemic, the Armistice, the drop in the prices of crops, and the shortage of Stamps—he must conclude that the campaign was a success even though measured in terms of money.

CHAPTER VI.

**The Permanent Good of the
War Savings Campaign**

The success of the War Savings Campaign should not be judged so much by the amount of money it turned into the Treasury of the United States as by the effect it had upon the life and character of the people. The tangible fruit of the campaign, of course, is twenty-seven and one-half million dollars saved in 1918 to be paid back in 1923 to constitute an immense working capital to be distributed among, perhaps, seven hundred and fifty thousand people of every walk of life. Altogether incalculable is the good that this huge sum should do in paying wages, developing resources, building schools and churches and in getting young people started in the world. But may this twenty-seven and one-half dollars not be merely the seed from which will grow many blessings that cannot be counted in terms of money or even of material prosperity.

At the end of the campaign of 1918 a questionnaire was submitted to each county chairman in which the question was asked: "In what respects do you consider that the War Savings Campaign of 1918 did the people of your county good?" The following is a symposium of their answers.

Thrift

The War Savings Campaign made our people more thrifty. Thrift is the virtue which manifests itself in habits of industry and economy.

The War Savings Campaign made people more industrious by convincing them of the need of increased production and by arousing in them the desire to produce more as a means of helping to win the war and to serve humanity. The new spirit of industry has manifested itself in the farm-boys planting Victory Acres and the farm-girls Thrift Gardens, in boys and girls everywhere earning money with which to buy Stamps, and in people of all ages and circumstances working with a new motive.

The War Savings Campaign made people more economical by convincing them of the sin of waste, by showing them how they could help win the War, by economizing in the consumption of labor and material, and in offering them a safe and convenient means of investing their savings. For the first time, the child with his pennies saved and the laborer with his dollar taken from his pay-envelope had

a way to invest their savings at any time and at any one of over eight thousand places in the State by purchasing Government bonds—called War Savings Certificates—that bore as good or better rate of interest than Liberty Bonds themselves. It opened the eyes of business men—even of those who had considered themselves prudent—to the value of small items. If millions of dollars could be accumulated by saving of quarters, then millions could be scattered by the waste of quarters. Hereafter men will be more careful of the small leaks and extravagancies in their business.

Patriotism

The War Savings Campaign made our people more patriotic. In the beginning of the campaign Governor Bickett said that it would be worth while if it did nothing more than teach our people the necessity and righteousness of the War. The chorus of opinions of the County Chairmen is that the campaign not only reconciled our people to the War, but even made them hearty supporters of it in sections where real opposition to the War had existed. One could not make a War Savings appeal without at the same time explaining the necessity and maintaining the righteousness of the War. War Savings speakers, who went into every nook and corner of the State, to a greater extent than speakers have ever done before, made themselves real educators of the people. They told the people in the remote sections what the War was about, how it started, why we were in it, what defeat would cost us, what victory might cost us, and what part each one of us had in it. The people were made to see that it was a people's rather than a Government's or an Administration's War. They were made to see that they, themselves, were warriors the same as their boys in khaki were. For the first time the people realized their partnership with the Government. What else could have created 750,000 Government bond-holders in a State in which not over 8,000 people had even so much as seen a Government bond before the War.

Not only did the people come to have a new interest in and a more active loyalty to their country but they came to have a new vision of the world and their part in it. When the soldiers return with a new interest in world problems—as they most certainly will—they will find a people who know infinitely more about and are infinitely more interested in the world at large than they were before the War enlarged their horizon.

Community Spirit

The War Savings Campaign helped to create a finer community spirit. It brought town and county together. It put politicians, business men, and preachers on the same platform to speak or on the same

team to solicit pledges. It made yoke-fellows of Democrats, Republicans and Socialists. It stimulated local pride. There was a desire for North Carolina to secure its allotment; and a greater desire for the county to secure its share; but the greatest desire of all was for the township or ward to do its part. Consequently, men and women of every class and calling worked together in a common cause and hereafter it will be infinitely easier for any worthy cause to command a united community support. In one of the towns of North Carolina, for instance, it had been conceded that the people would not work together. A new man in the community—a preacher—saw in the War Savings Campaign his opportunity to start community team work. One of the first day-time mass meetings of the history of the town was a War Savings meeting. The people rallied to that heartily. It was regarded as really the beginning of a community spirit in that town that would thereafter make possible all kinds of worthy community efforts.

Race Relations

The War Savings Campaign did much to improve the relations between the white and colored races in North Carolina. What problems the returning colored soldier may give rise to cannot be discerned yet awhile. But whatever these problems may be, the War Savings Campaign will have already done much to put the people of both races into the proper frame of mind to deal with them wisely and solve them satisfactorily.

In the War Savings Campaign, the Negro had upon his shoulder the responsibility of doing a full citizen's part. That is, he was expected to invest \$20 per capita the same as anybody else. The best men of his race—business men and professional—devoted their time and thought to the War Savings cause. The voice of community builders and patriots was heard above the din of politicians and race agitators. The white people of the State have learned who the real, dependable leaders among the Negroes are and have a new appreciation of their worth. The colored people, themselves, on the other hand, now know better than ever the constructive leaders of the white race. Controversial matters—politics and social life—were absent from their thought. A great common cause of their country's safety and humanity's welfare was uppermost in the thoughts of speakers and audiences. The colored people of the State saw the white people at their best and the white people saw the colored people at their best. The colored War Savings workers of North Carolina constitute the nucleus of a non-political organization of Negroes with whom the white people of the State may safely deal in grappling with any race problems that may arise in the near future.

Self-Reliance

The War Savings Campaign made our people more self-confident and self-reliant. It showed them how to become economically independent citizens. More than that, it astounded them to realize their own ability. It had taken them over two hundred years to accumulate savings of \$24 per capita. Whoever would have dared say that they could increase their per capita savings by nearly fifty per cent in one year's time! Yet that is just what they have done. Knowing North Carolina as it is—five hundred miles in length, sparsely settled in many sections, with three counties without a railroad and two without a bank, with one-third of its population colored and with colored people constituting two-thirds of the population in some sections— whoever would have dared say that in one year's time one person in three—white and black, man, woman, and child—would become an investor in Government bonds to the extent of \$11.00 per capita, not to mention the investment in Liberty Bonds. Yet that very thing has been accomplished. Our people have a new confidence in and reliance upon themselves, and hereafter a problem—even an imposing one—will be accepted as a challenge rather than as an occasion for despair.

Conclusion

What is, perhaps, the keenest satisfaction to the State Director and his associates is the way the workers over the State regard their part in the Campaign. One of the leading field workers said at the end of the Campaign that he considered that he had accomplished more good in 1918 in War Savings work than in any previous year of his life. A County Chairman, whose county oversubscribed its allotment, refers to the Campaign as a great blessing to his County. Another chairman, speaking of the effect of the Campaign upon the children, said, "I believe the children of this day will become a more loyal and dependable manhood and womanhood than they would otherwise have done." Still another chairman says that War Savings "opened a new era" where War Savings Societies were organized in in the schools.

What a privilege it was to participate in a Campaign that made one of its most consistent workers, a County Chairman, express the following sentiment: "I want to say that my work for War Savings has meant more to me than anything I ever undertook. It made me learn my county and her people, and the sacrifices that the great majority of my workers made in doing the actual work filled me with pride."

THE END.

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Winston-Salem, N. C.

GC 336.73 H673

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Fries, F. H. (Francis Henry), 1855-1931.

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1918 in North Carolina

